

SPECIAL VICTORIAN NUMBER.

LESLIE'S WEEKLY

ILLUSTRATED

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QUEEN VICTORIA IN HER ROYAL ROBES OF STATE.

PHOTOGRAPHED IN THE DRAWING-ROOM AT ST. JAMES'S PALACE, WHILE SHE WAS ATTENDED BY REPRESENTATIVES OF ALL THE GREAT POWERS.
THIS WAS ONE OF HER LAST NOTABLE SOCIAL FUNCTIONS.

LESLIE'S WEEKLY.

The Oldest Illustrated Weekly in the United States.

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Gen. Merritt on West Point Hazing.

(Specially contributed to Leslie's Weekly by Major-General Wesley Merritt, U. S. A., former Superintendent of the West Point Military Academy.)



MAJOR-GENERAL WESLEY MERRITT.

WHEN I was a cadet at West Point, from 1855 to 1860, I was opposed to hazing, both as a "plebe" and as an upper classman, though I had to endure a good deal of what was termed "yanking." That consisted of pulling a sleeping cadet out of bed and dropping him on the floor. This, as a rule, did no harm, though I remember one fellow-cadet who was rather seriously hurt. "Yanking" amounted only to a pleasantry, of course, but it was annoying and unjust when added to all the hard work that the "plebes" were required to perform through the day.

I recollect that three of us occupied a tent together, and that we took turns in sleeping in the most exposed position. That was in the bed at the front of the tent. One night, when I was awarded what was considered the safest place—the bed at the rear—I sank to sleep with a blissful sense of security. The next thing that I knew I was flying through the air, and landed jarringly on my back. Another form of hazing in those days consisted of the unmerciful chaffing of new men, but I always endeavored to give back as much as I received.

Fighting, in the sense of to day, had not been instituted then. There was no "scrapping committee," and combats between representatives of classes were unheard of. During my whole time at West Point I had but one fight, and that was with a fellow-classman over a personal matter. The new kind of fighting is to be unsparingly condemned, as the man who has been at West Point a year, and has been training all that time, is sure to be better qualified for a personal encounter than a man of the same height and weight who is fresh from home. For this reason a fight between a "plebe" and second year's man amounts to a piece of brutality.

There are a great many army officers—though there were more formerly than at present—who heartily favor hazing, on the principle that it is in the interest of discipline and teaches the future officer to obey without hesitation. One of the chief difficulties that I encountered when superintendent of the academy, from 1882 to 1887, was that quite a number of the younger officers were diametrically opposed to my views on hazing—so much so, in fact, that I could not obtain their cheerful acquiescence in what I was trying to do to stop the practice.

I found, to put the matter plainly, that I had to deal with old "cranks" and with young "cranks." The older ones were some of the members of the academic board, and the younger ones were cadets who thought they "knew it all." For the first three years I was very much interested in my work. During the last two years there was so little co-operation with me in my efforts to abolish hazing that I became very tired of the post, and was glad when my appointment as a general officer relieved me of the superintendency.

Will hazing ever be stopped at West Point? Not unless drastic measures are employed. The superintendent must be a man who is bitterly opposed to hazing, and I believe Colonel Mills thoroughly meets that requirement. When he makes a recommendation to the war department to dismiss a cadet from the service—that recommendation should be promptly and favorably acted upon. It is hard indeed to get absolute evidence against any cadet, but sometimes the superintendent knows a cadet's guilt as conclusively as he could upon the most positive testimony.

When I was in command at West Point President Cleveland and Secretary of War Endicott supported me most loyally at all times. I dismissed one man who was impli-

(Continued on page 107.)

Let No Guilty Man Escape!

SURPRISE is manifested because Lewis Nixon, chairman of Tammany's Committee of Five, which has been investigating vice in New York, says that a combination of influential men high in the counsels of Tammany Hall has been systematically levying millions of blackmail upon the disreputable resorts of our great city. No one ought to be surprised at this statement. It is not new. The Rev. Dr. Parkhurst, the *Mail and Express* and the *Times*, all set the matter forth in fullest detail years ago.

The apathy of the public has been and is amazing. Vice exists, and its haunts are not secret. The exact schedule of blackmail levied by political bosses has been printed, with the names of the men who made the collections and the names of some of those who paid blackmail. The only question has been regarding the chief organizers and beneficiaries of this atrocious system. Can there be any doubt as to their identity? A few obscure pot-house politicians suddenly loom up as owners of magnificent residences and as men of enormous wealth. They were glad, a short time ago, to accept any kind of a job that would pay their board and clothes. They are wealthy now. Where did they acquire these sudden riches? Isn't it about time that they were summoned before a tribunal to answer? If the summons is ever sent out these men will do what Tweed did—flee the city!

It begins to look as if the first thing necessary in this matter was to wipe out the present police department of New York City, at least its managing head. The new police bill introduced at Albany will accomplish this. Whether it violates the home-rule principle or not is not so much the question as whether the city of New York shall be saved from those who would destroy it body and soul.

There is evidence enough on hand to convict some of the villains. What New York wants is a grand jury that will indict, a district attorney who will prosecute, a trial jury that will convict, and a judge who will sentence the rascals.

Is it possible to find these? We believe so, but there must be aggressive, courageous leadership, and the man who leads the movement ought to be the next mayor of New York.

Let no guilty man escape.

The Dying Queen.

BY RANDALL N. SAUNDERS.

The world to-day is wrapt in gloom:
The nations mourn that she,
Who held in hand an empire's doom,
Is launching on that sea
Where ruler, subject, at the test,
Sails forth to find that all the best
Is that the one who ruleth best
SHALL BE!
She ruled, and nations held their breath:
She ruled, and worlds will mourn her death.

Bryan's Last Chance.

THE completion of the official count of the vote of 1900 for President makes several things plain. There was no apathy in the canvass. Neither of the great parties has anything to fear from the minor organizations in ordinary canvasses. Bryan's career as a presidential quantity has ended.

In making the announcement in his pathetic speech at the Jackson Day banquet at Chicago, recently, that he had retired to private life, Mr. W. J. Bryan recognized the arbitrament of fate. He emphasized the finality of his conclusion by asking in a tearful voice that the members of the club he was addressing would change the name of their organization from that of the Bryan League, and give it the name of one of the fathers of Democracy.

The total popular vote in 1900 was 13,967,299, which was 43,921 in excess of the vote of 1896. This is the smallest gain which has been scored over the presidential election immediately preceding since the civil war days. The fact, though, that the canvass of 1896 was the most exciting which the United States has had since 1860, and that an abnormally large vote was drawn out on that account, will partly account for the narrowness of the gap between the total for that year and that for 1900. In 1900 Bryan's defeat was foreshadowed long before election day arrived, and there was, consequently, a smaller incentive to go to the polls than in 1896.

In the aggregate the vote for the minor parties was smaller in 1900 than it was in some preceding canvasses, though the Prohibitionist candidate, Woolley, with 206,000 votes, made a gain of 64,000 over the two sections of his party in 1896. Debs, the Social Democratic nominee of 1900, with 92,000 votes, far surpassed any previous Socialist candidate, and, moreover, there was a Socialist Labor party in the field in the recent election, and it polled 33,000 votes. But Wharton Barker, the straight-out Populist, who boasted that he would poll a vote of 1,500,000, had only 46,000. Weaver, the Populist candidate of 1892, with his 1,000,000 votes, had a support which was three times as great as that which was given to the candidates of all the minor parties combined in 1900. Barker's fiasco represents the last rally of the Populists. Their members are going back to the organizations, Republican or Democratic, from which they were originally drawn, and as a party they will never figure in another canvass. The Socialist is probably a coming party of considerable proportions, but it can never seriously endanger either of the two great organizations.

Bryan's weakness has been demonstrated so conspicuously that no great party will ever again dare to make him its candidate. President McKinley received 106,134 more votes in 1900 than he did in 1896, and Mr. Bryan received 134,744 fewer votes in the latter year than in the former. In 1896 President McKinley's plurality over Bryan was 613,752, and his majority over all the candidates was 298,486. His plurality in 1900 was 854,630 and his majority 468,208. His majority in the electoral college was 95 in 1896 and 137 in 1900. Mr. McKinley's lead in the popular vote in 1900 was 90,000 greater than Grant's in 1872. He had

a larger absolute plurality of votes than any other President ever obtained.

Bryan's weakness as a candidate can be shown in other ways. Outside of the ex-slave States he got only 13 of his 155 electoral votes in 1900. In the region west of the Mississippi, which contributed Bryan and Bryanism to the Democracy, Bryan lost 322,205 in the popular vote in 1900 as compared with 1896, while McKinley gained 227,532 votes. In almost every State Bryan ran behind the candidate for Governor, or whatever other nominee headed the State ticket on his side. In Minnesota, for example, while Lind, the Bryanite candidate for Governor, was beaten by only 2,300 votes, Bryan was 77,000 behind McKinley.

Democratic reorganization is necessary and inevitable. The Cleveland element of the party will furnish the candidate and the platform for 1904. Two well-organized and intelligently directed parties are necessary for the satisfactory operation of popular government. It will be better for the Republican party and immeasurably better for the country to have the Democracy come forward again with the sanity and the potency which it displayed in the days when Tilden, Cleveland, and Hancock were its standard-bearers.

The Plain Truth.

It was regarded as a very rash prediction when a prominent public man, a few years ago, declared that the time would come when a request would be made for an apportionment of the pension moneys of the government among surviving Confederate as well as Union soldiers. That we are approaching a situation which might readily lead up to such a condition of affairs is evidenced by the introduction of a bill in Congress, recently, by Mr. Richardson, of Alabama, which authorizes the establishment of a home for disabled volunteer soldiers at Huntsville, Ala., and which provides for the admission therein of veterans of the Union army, and also of such ex-Confederates as may be recommended by the Alabama State board of examiners in charge of the State Confederate Veterans' Home. Many persons who still cherish bitter remembrances of the struggle of nearly forty years ago will strenuously protest against the passage of Mr. Richardson's bill. Perhaps it is a little ahead of its time, but it will be remembered that it took years for Congress to consent to the enactment of a bill for the removal of the political disabilities of ex-Confederate soldiers. During the Spanish-American war a sweeping bill of this character, introduced by Senator Hill, of New York, was passed almost without opposition. The new century opens with a warmer feeling of kinship between the North and the South than has been manifested since the sectional break began. With the rapid flight of time it will not be long before the ex-Confederate and the Union soldier will both be regarded rather as historic characters than as reminders of a bitter struggle.

The spice of danger and the occasional dash of romance which serve to make the career of a war correspondent so attractive to a certain class of minds, are largely offset in real life by the discomforts and privations incident to existence in camps and on marches in inclement weather, with insufficient food and shelter, and under other unhappy conditions. How hard and exhaustive such a life may be is best illustrated by the fact that an alarmingly large proportion of the newspaper correspondents who followed the fighting columns in the first year of the war in South Africa fell victims to disease and died on the field of duty. The press representatives in China have fared but little, if any, better. In a private letter from Sydney Adamson, the talented artist and correspondent of LESLIE'S WEEKLY in China, who has been at the front with General Chaffee from the beginning, he uncomplainingly, but as a matter of present interest, tells of the miseries he has been compelled to endure since the advent of cold weather. His only shelter has been a Chinese hovel with a mud floor and with windows covered with newspapers. Through the cracks the icy winds blow freely and the powdered snow drifts over everything, making it almost impossible at times to keep a light or a fire going. To make matters worse, some of the hapless newspaper men had provided themselves only with thin khaki clothing and cotton socks. What the situation of these has been with the thermometer running down as low as thirty degrees below zero can be faintly imagined. In some cases where such hardships have brought spells of sickness, the suffering has been further increased by a lack of available medical aid.

A tempest in a teapot has been raised over the removal of Silas W. Burt from the State civil-service commission of New York by Governor Odell. It is well for those who criticize the action of the Governor to remember that, in effect, the Governor is himself the State civil-service commission. He has the power of appointment and removal, and no important act of the commission is effective until he approves it. It is for him to direct what the members of the board should and should not do. They are little more than confidential clerks in the execution of his directions. Having the responsibility, it is perfectly natural that the Governor should desire to choose his own men to carry into effect his purposes. Colonel Burt was appointed to the board as a Democrat, though, by his own confession, he has recently voted for a Republican Governor, and cannot be fairly classed as an out-and-out member of his party. The Democratic leaders protested against his appointment, and are pleased with his removal. The statute provides that not more than two of the three commissioners shall be adherents of the same political party, and Governor Odell has selected for Colonel Burt's place Mr. John E. Kraft of Kingston, a Democratic leader of recognized probity and ability. Three successive Governors had retained Colonel Burt on the civil-service board, mainly because of the pressure of his friends, who believed that he was a fit and capable representative of their purposes and desires, but even these sincere and devoted admirers of a most persistent office-holder like Colonel Burt will hardly insist that he deserves a life tenure of the place. It is Governor Odell's purpose to reorganize the State civil-service commission. Until he has completed that work we agree with the *New York Tribune* that the public should refrain from criticism. As for Colonel Burt, we are inclined to believe that he is not the only civil-service reformer in this State, and his office-holding privacies can probably be satisfied again, as they have been in the past, in some other field of usefulness.

PEOPLE TALKED ABOUT

The humorous literature of England will lose the touch of a master hand when Sir John Tenniel retires from the staff of *Punch*, as he has announced his intention of doing at an early date.



SIR JOHN TENNIEL, THE FAMOUS ENGLISH CARICATURIST, ABOUT TO RETIRE FROM THE STAFF OF "PUNCH."

Sir John had never studied in an art school when *Punch* discovered him in 1850, and had no idea of his own powers as a cartoonist. He had contributed a few cartoons, but his ambitions at the time were in the direction of a higher order of art work. But under the congenial and appreciative management and associations of *Punch* his special gift soon developed itself and brought him fame and fortune. It is said that the most powerful cartoon he ever drew was one printed after Gladstone had introduced his Home Rule bill. It had for its caption the single word "Mad!"

The science of aeronautics is attracting more attention at the present time than ever before in its history. Several new and ingenious air-ships have been tested before the public in the past few months, including the remarkable machine of Count Zeppelin, and there is reason for the belief that the world is to be favored at an early date with a successful solution of the problem of aerial navigation.



COUNT HENRY DE LA VAUL, WHO HAS BROKEN ALL RECORDS FOR BALLOON VOYAGES.

An event significant of the large possibilities in that direction was the recent balloon voyage of Count Henry de la Vaul, the French aeronaut, from Paris, France, to Kiew, Russia, a distance of 1,304 miles. This is the longest balloon voyage ever made. The air-ship in which this remarkable flight was made is called the *Centaure*, and was built according to plans invented by the count himself. The count was accompanied on the journey by one friend only, the Count Castillon de Saint Victor. The balloon was well stocked with provisions and equipped with all needful apparatus for aerial observations. Not a single unpleasant incident marred the trip, which goes on record as the most notable voyage through the air ever accomplished.

Prince George of Greece is now said to be sure of adding to his other titles and dignities that of son-in-law to the Prince of Wales. Prince George has been in London lately, looking over the ground, as it were, and it is said the preliminaries are at last arranged.



PRINCE GEORGE OF GREECE, SAID TO BE ENGAGED TO PRINCESS VICTORIA.

Princess Victoria will be thirty-three next July, and doubtless

would have been married a decade ago if she had not been troubled with occasional attacks of melancholia, which caused some uneasiness concerning her health. Perhaps the prevailing scarcity of respectable princes of sufficiently high rank had something to do with it. Prince George was appointed by the Powers to be high commissioner of Crete after that bothersome little island came so near getting all Europe into war. The prince has done his work to the general satisfaction, and incidentally is said to be making a good deal of money out of Cretan investments. He is a heavy, good-natured, blond prince, upon whom it is said the princess does not look with any great favor.

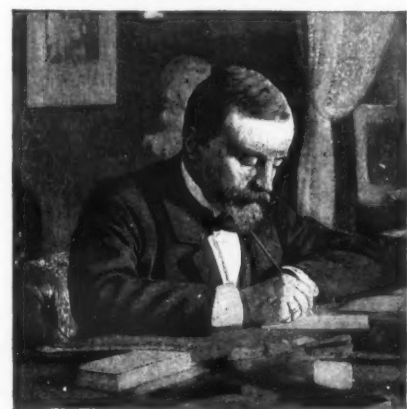
Early in the year 1901, The Right Rev. Bishop Edward Henry Bickersteth, Bishop of Exeter, England, is to retire from his bishopric, for reasons of age, he having reached three-score and fifteen years. He was born January 25th, 1825, and last year he fixed upon his seventy-fifth birthday as the time for his retirement. He has been a bishop for fifteen years. He is widely known in the United States and among all English-speaking peoples in two particulars: first, as a hymnist, and, secondly, as a poet. About thirty of his hymns have come into common use in the hymnals of different countries and denominations, and about one-third of these have had an exceptional circulation. Their first lines are as follows: 1. "O God, the



THE RIGHT REV. BISHOP EDWARD HENRY BICKERSTETH, BISHOP OF EXETER, ENGLAND.

Rock of Ages;" 2. "Almighty Father, hear our cry;" 3. "Come ye yourselves apart and rest a while;" 4. "Father of heaven above;" 5. "My God, my Father, dost Thou call?" 6. "O Jesu, Saviour of the lost;" 7. "Peace, perfect peace;" 8. "Rest in the Lord;" 9. "Stand, Soldier of the Cross;" 10. "Thine, Thine forever;" 11. "Till He come;" 12. "Not worthy, Lord, to gather up the crumbs." His greatest poem was issued in 1867, and was entitled, "Yesterday, To-day, and Forever." It has passed through twenty-four editions. It has had a wide reading for the better part of a generation. It consisted of twelve books, written in blank verse, and its theme was a picture of the Past, Present, and Future, as a human soul would realize each in heaven, earth, and hell. The theme would be a worthy one for the genius of a Milton or a Dante. That Dr., now Bishop, Bickersteth was able to popularize it so widely and so long is a sufficient tribute to his own talent as a poet.

Among the remarkable group of story-writers which northern Europe has produced during the past quarter of a century, no one has been so popular with the mass of readers as Henry Sienkiewicz, the Polish novelist. While the writings of Tolstoi and Ibsen have a higher literary value, and will probably endure much longer, the "Quo Vadis" of Sienkiewicz must stand as a striking example of the emotional type of fiction in the best modern style.



HENRY SIENKIEWICZ, THE POLISH NOVELIST, AUTHOR OF "QUO VADIS."

As a realistic picture of the revolting and loathsome condition of society prevailing in Rome during the reign of Nero and the persecution of the Christians, nothing has ever been written equal to "Quo Vadis." The bloody and awful scenes in the arena, the hideous tortures inflicted on innocent women and children, the disgusting orgies of Nero and his associates, the noble and heroic conduct of the martyred Christians—all these things are depicted by Sienkiewicz with startling fidelity. Because of its passionate tone, its high romantic coloring, its tragic features, its scenes of tender love and touching pathos, "Quo Vadis" has lent itself well to dramatization, and a play based upon it has had a successful run now of two or more seasons on the stage. Sienkiewicz, it may be added, is really of Lithuanian origin. His family removed from Lithuania to Poland about the time of his birth, on account of a war with Russia. Sienkiewicz emigrated to California in 1876, intending to make that State his permanent place of residence, but, for some reason, he abandoned his intention and returned to Europe.

That part of Africa over which Germany holds sway has never been very large, and it is smaller now than it was at the beginning of the present century. It consists now of a region known as Kamerun, fronting on the Gulf of Guinea and with an area of about 60,000 square miles. It is for the most part an unhealthy and altogether uninviting country, and the cost of governing it has always largely exceeded the revenue which Germany has drawn from it. One of the best Governors it has ever had was Herr von Liebert. Under his administration the colony prospered to an unusual degree, and the natives were peaceful and contented. Governor von Liebert spent much of his time in traveling over his domain, and in these trips was often accompanied by his wife. The absence of anything bearing the semblance of roads, and many other embarrassments and difficulties besetting travel in a country of torrid heat and



FRAU VON LIEBERT, WIFE OF THE EX-GOVERNOR OF GERMAN EAST AFRICA.

impassable jungles, made it necessary for Frau von Liebert to adopt the style of dress shown in our illustration.

No citizen of New York is held in higher esteem to-day by all classes in the metropolis than the Hon. Charles Stewart Smith. He has been closely identified with nearly every movement for the betterment of the city, political, social, and material, which has taken place in the past thirty years. He has been president of the Chamber of Commerce, a member of the committee of seventy, and of other civic organizations devoted to the promotion of good municipal government. To all these he has given freely and continuously of his time, means, and energies. He has never sought office for himself, and his devotion to the city's interests has been of the most unselfish order. When the committee of fifteen was appointed recently at a meeting of citizens in the Chamber of Commerce to prosecute a campaign against protected vice in New York, Mr. Smith was immediately suggested as the most competent person to head the committee as chairman. This position he declined for business reasons, but remains a member of the organization in charge of one of its most important lines of investigation. Mr. Smith's associates on the committee of fifteen are all men of high character and standing, like himself, and there can be no doubt that the great work committed to their charge will be pursued with vigor and determination to the end.

Not all the cares and anxieties which are commonly reputed to go with the possession of great riches have been

enough to cast a shadow over the domestic peace and joy of Mr. George J. Gould, chief heir to the vast wealth and the equally vast business responsibilities of his father, the great railway financier, Jay Gould. Mr. Gould's marriage to Miss Edith Kingdon was a true love match, as all the world knows, and the outcome of that union has been all that any happy-hearted and home-loving wife and husband could have desired it to be. The Gould family consists of a number of children, boys and girls, and two of these, Marjorie and Vivian, are seen in our picture. The scene is a nursery-corner of the lovely country home of the Goulds on the Hudson, and the particular occasion is that specially happy one which often comes to every nursery blessed with the presence of little girls, the putting of dollies to sleep. Here once more is that touch of nature which makes all the world kin. For dolls and little maidens are much the same whether the home where they dwell be a cottage or a palace, whether the dolls be dressed out in rare and costly raiment or only just made up of sawdust and calico.



THE CHARMING GRANDDAUGHTERS OF THE LATE JAY GOULD.

Grand Duke Paul of Russia. Prince Philip of Coburg. Count Mensdorff. Princess of Roumania. Grand Duchess Serge. Duke Alfred of Coburg.
 Prince Louis of Battenberg. Princess Philip of Coburg. Prince of Roumania. Grand Duke Vladimir. Duke of Connaught.
 Prince of Wales. Prince Henry of Battenberg. Grand Duke Serge. Princess Alexandra of Coburg. Princess of Saxe-Meiningen. Duchess of Connaught.



From a photograph taken at Palais Edinburgh, Coburg.
 Prince Alfred of Coburg. Czar of Russia. The Czarina. Princess Louise of Battenberg. The Queen. Princess Henry of Prussia. Grand Duchess Vladimir. Duchess of Coburg.
 Emperor of Germany. Princess Beatrice of Coburg. Dowager-Empress Frederick. Princess Feodora of Saxe-Meiningen.

A ROYAL GROUP AT COBURG, ON THE OCCASION OF THE MARRIAGE OF TWO OF THE LATE QUEEN'S GRANDCHILDREN, THE GRAND DUKE OF HESSE AND PRINCESS VICTORIA MELITA.



HER MAJESTY ALEXANDRA, THE NEW QUEEN OF ENGLAND.
 THE LATEST PHOTOGRAPH OF HER ROYAL
 HIGHNESS AS PRINCESS OF WALES.



THE NEW QUEEN OF ENGLAND AS A YOUNG MOTHER.—HER HAPPY
 DOMESTIC CIRCLE PHOTOGRAPHED FIFTEEN YEARS AGO.
 —THE SON ON THE RIGHT IS PRINCE
 CLARENCE, SINCE DECEASED.



THE PRINCE OF WALES ENJOYING HIS FAVORITE SPORT OF SHOOTING.

The Late Queen and the New King.

THE DEATH OF QUEEN VICTORIA, ON JANUARY 22D, RECALLS MANY INTERESTING INCIDENTS OF HER EARLIER LIFE.

IN no one of the many phases of her long and eventful career did Victoria of England appear to better advantage and more commendably than as a wife and a mother. Her life with the Prince Consort during the years they were spared to each other was one of unalloyed peace and happiness. Although her position as sovereign of England invested her with rights, dignities, and powers which she could not share with her husband, she shaped her course with such tact and delicacy of feeling that he was subject to no annoyances or embarrassments because of their differences in station. Efforts were made by some political malcontents at the beginning of her reign to withdraw her in some degree from her family duties, but the Queen steadfastly refused to allow any interference between herself and her chosen husband, in whose love and devotion she had supreme confidence. She was first a wife and then a Queen.

As a young mother it is said that Queen Victoria always took the greatest interest in the clothes her children wore. She would only allow simple and comparatively inexpensive materials for her little girls' gowns, freshness and simplicity being the key-notes to the royal children's toilettes. In summer the princesses wore washing frocks and plain white straw hats trimmed with ribbons, even when accompanying the Queen to the public functions they were occasionally allowed to attend. It has often been remarked of late years that no children in the kingdom are so plainly, yet suitably, dressed as the junior members of the royal family. Their costumes are, allowing for the changes in materials and shapes, in the same *genre* as those her Majesty designed for her own family.

Not the least, and perhaps the greatest, satisfaction vouchsafed to the good Queen during the later years of her life came from the love of the host of beautiful and winsome lads and lassies who have been born to the various members of the royal family down to the second and third generations from the Queen-mother. The Queen had, in fact, no less than thirty-four great-grandchildren living, all of them as bright, sturdy, and promising as any boys and girls that ever delighted a grandmother's heart.

As to the Prince of Wales, who will succeed to the English throne, many things might be said to his credit, and some to his discredit. He was born four years and a half after his royal mother ascended the throne. The only high and noble English title inherited by the Prince of Wales at birth was that of Duke of Cornwall. Before he was four years old he was created Prince of Wales and also Earl of Chester by royal patent. As Duke of Cornwall, the little prince succeeded to annual rentals and royalties worth nearly \$300,000 a year. While still a child he showed strong resemblance to his mother. His hair was yellow and silken, and his complexion fresh and pink, like that of his German ancestors. With magnificent ceremonies he was

christened on January 25th, 1842, in St. George's Chapel, Windsor, the King of Prussia being his sponsor. He sat for his portrait several times before he was eighteen months old. Until he was six years old he was under the daily instruction of Lady Lytton, sister of Mrs. W. E. Gladstone, wife of the late prime minister.

In 1860 the Prince of Wales visited America. He landed at St. John's, Newfoundland, and traveled through Canada, down to Chicago, and thence to Washington, where, as "Baron Renfrew," he was introduced to President Buchanan. He stayed five days in New York, and was lavishly entertained. His first visit to Asia was on reaching his legal majority, when he traveled through Egypt and the Holy Land.

On March 10th, 1863, the Prince of Wales married Princess Alexandra of Denmark, and they spent their honeymoon at Sandringham Palace. The Parliament settled on the young couple an income of nearly \$500,000 a year. Their first journey abroad was to Russia, where they remained some time.

His only serious illness in all his life was typhoid fever, with which he was stricken in 1871. On his recovery he soon began to get stout, and he has been a heavy man ever since.

The Prince of Wales has four children living—one son and three daughters. They are: Prince George, Duke of York; Princess Louise, Duchess of Fife; Princess Victoria, and Princess Maud.

The new King is a man of strong social inclinations. He is also a generous patron of all manly sports, chief among them hunting and the turf. He has traveled all over the world, has hunted in Africa and Asia, and has been a welcome visitor at every capital in Europe.

At Sandringham he has lived the bountiful and healthful life of a country gentleman. He is of genial disposition, and in the difficult and exacting rôle of "proxy" to her Majesty on very many public occasions, such as founding schools and hospitals and churches and opening exhibitions, did his part well.

It is generally understood that Wales will elect to reign as Edward VII., for, although the Queen always desired that he should be Albert I., the prince frequently expressed disapproval of her plan.

The new King many years ago announced that when he ascended the throne he would use his second name, Edward, and be known as King Edward VII. in preference to King Albert I.

The English people have always looked forward to him as King Edward VII. His eldest son, the Duke of York, who becomes the Prince of Wales by his father's accession to the throne has also an Edward in his long list of names, and his eldest son, who will be King of England some day if he lives, has also an Edward in his name. It has been argued that by calling himself Edward VII. the new King could revive the line of kingly Edwards, and in time they would exceed in number the Henrys who have sat upon the English throne. It has been suggested that the new King could establish a new precedent by using both of his names and calling himself King Albert-Edward I. This suggestion was not favorably received by the English.

His Majesty's early education, which was closely watched by his father, the Prince Consort, began under a tutor with the ominous name of Birch; then to Eton, and winding up with Christ Church, Oxford.

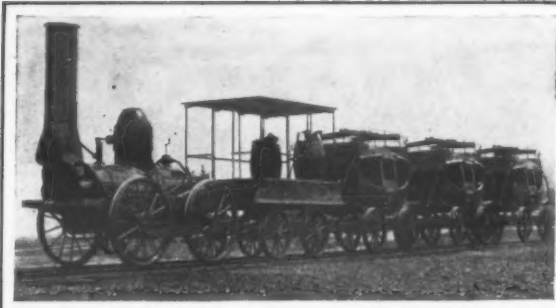
Charles Kingsley gave him private lectures on history; Dr. Schmitz escorted him through the annals of ancient Rome, and the great Dr. Lyon Playfair trained him in chemistry. Law and history were the main features of his education.

Here are some additional interesting facts about the new King: He has every order of knighthood in Europe. His favorite vehicle in London is a hansom cab, yet his stables cost him \$75,000 a year. He has light gray eyes, gray beard, a brown complexion, and a bald head. He is one of the best shots in Europe. He sets the fashions in clothes for the whole world. He is a D. C. L. of Oxford, a LL. D. of Cambridge, and a barrister.

There was a time, years ago, when the prince's manner of life led many to doubt whether he would ever be fit to reign as the successor of a woman of the character of Queen Victoria, but in later times the prince has conducted himself in a more decorous and dignified way, and given evidence of many strong and admirable qualities.



QUEEN VICTORIA IN THE FLOWER OF HER YOUNG WOMANHOOD.



THE FIRST TRAIN, IN 1831, ON THE MOHAWK AND HUDSON RAILROAD, NOW A PART OF THE NEW YORK CENTRAL.



THE FAMOUS EMPIRE STATE EXPRESS, LIMITED.



THE ORIGINAL "JOHN BULL" LOCOMOTIVE, NOW IN THE NATIONAL MUSEUM AT WASHINGTON, BUILT IN 1831 FOR THE CAMDEN AND AMBOY RAILROAD, NOW A PART OF THE PENNSYLVANIA RAILROAD.

One Hundred Years of American Expansion.

STORY OF THE TRANSFORMATION OF THE UNITED STATES IN TIME'S MOST WONDERFUL CENTURY.

I.

BENJAMIN FRANKLIN remarked just before his death in 1790 that he would like to come back to the earth 100 years later to see the changes which would take place in the interval. Suppose that Franklin had lived to 1800 instead of to 1790, and, like the Wandering Jew of the German legend, made his century return to his country to-day, how amazed he would be at the transformation which would greet him!

In 1800, at the time, let us say, when Franklin departed, the United States had 5,000,000 of inhabitants. To-day it has 76,000,000. Its area then was a little less than 900,000 square miles. It is almost 3,800,000 square miles now. Sixteen States were in the Union at that time, Vermont, Kentucky, and Tennessee having been added to the original thirteen. There are forty-five States at present, and several more—Oklahoma, Arizona, New Mexico, and the Indian Territory—will be created within the next few years. Thirty-two Senators and 138 Representatives were in the Congress which President Adams addressed in his annual message of the closing weeks of 1800. Ninety Senators and 357 Representatives are in the national Legislature to which President McKinley's annual communication was sent a few weeks ago.

If Franklin had taken a trip in 1800 to St. Augustine, Pensacola, Mobile, New Orleans, or any other point on the north shore of the Gulf of Mexico he would have been in the domain of the King of Spain. Had he crossed to the west side of the Mississippi 100 years ago to-day he would have found himself in a region which theoretically belonged to the French republic for a few weeks at that date, but which was physically in Spain's possession until March 10th, 1804, when, under the operation of the Jefferson-Bonaparte treaty of 1803, the flag of his Catholic Majesty of Madrid was lowered from the staff on his government-house in St. Louis, the flag of the United States was run up for a moment, there was a brief ceremony, and the stars and stripes, and all of upper Louisiana, following the transfer of lower Louisiana a few weeks earlier, became United States territory.

Spain in 1800 owned and occupied the Floridas, which comprised the present State of that name and a strip along the southern ends of the Alabama and Mississippi of to-day. Spain held all the territory between the Mississippi and the Pacific. "Who are you?" demanded Charles V. (Spain's Charles I.) of Cortez, when the latter was temporarily out of favor with the Madrid court. "I am the man," said the conqueror of Mexico, "who has given your Majesty more provinces than your father left you towns."

Most of the territory won for Spain by her mighty discoverers, explorers, and conquistadores in the days of Ferdinand and Isabella, and her first and greatest Charles, was still hers in the time of the fourth and the feeblest of the namesakes of the latter. From the mouth of the St. Mary's River, on Georgia's southern boundary, down the Atlantic, round the Florida Keys, along the Gulf of Mexico to the Mississippi's mouth, northward to the Lake of the Woods, and westward to the Pacific was Spanish land. In 1800 Spain owned half of the contiguous part of the present United States, as well as all of Central America, and almost all of South America. A century ago Spain was still an empire on whose domain the sun never set.

II.

THERE was bustle in Philadelphia on an October day in 1800, as a procession of carts

and other vehicles went down Chestnut Street, passed along the dock to the foot of Arch Street, and transferred their contents to a sloop lying at the wharf at that point. These contents comprised all the furniture of the several departments of the United States government, which was being transferred from Philadelphia, the capital of that day, to the new capital just established on the Potomac, together with the government's archives, which, as a chronicle of that time tells us, filled "seven large boxes and four or five smaller ones."

The sloop that carried the star of empire the few hundred miles separating Washington from Philadelphia took more time than would be required to-day to make the trip across the continent from New York to San Francisco. Gray, the Yankee skipper, the discoverer of the Columbia River, which gave the United States its first claim to Oregon, had just consumed two years in going round the globe, a journey which, by rail and steamboat, can be made in forty-five days to-day, and will be made in thirty-three days when, a year or two hence, Rus-

west of the Alleghenies, went down the Ohio and Mississippi to the city after which it was named. The *Ontario*, built at Sackett's Harbor, introduced steam on the great lakes in 1816. In 1817 the *General Pike*, the first steamboat which ascended the Mississippi beyond the Ohio's mouth, tied up at the levee at St. Louis. The *Independence* and the *Western Engineer* entered the lower Missouri in 1819, and in 1831 the American Fur Company's *Yellowstone* went up the Missouri as far as its trading-post of Fort Pierre, near the site of the capital of the present State of South Dakota. By that time steamboats were swarming on the great lakes and most of the other navigable waters of the inhabited portion of the United States.

On May 24th, 1819, the day of Queen Victoria's birth, the *Savannah*, the first steamer to cross the Atlantic, left the Georgia port of that name for Liverpool, occupying twenty-six days in a journey which can now be made in less than six.

III.

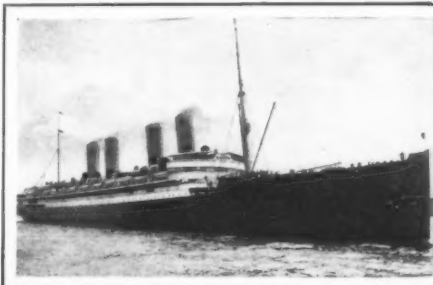
STEAM was to achieve another and much more conspicuous triumph not long after Fulton's *Clermont* made its world-historic journey from New York to Albany in 1807. "The time will come," said Oliver Evans, a Delaware inventor, in 1811, "when a person can breakfast in Washington, dine in Philadelphia, and take his supper in New York."

Evans had already constructed a steam carriage which could travel on land as well as on water. He had a land carriage which would travel on wooden or iron rails in mind when he made that prediction. Evans's forecast, which long ago, of course, has been much more than realized, was deemed as wildly improbable by the great mass of his countrymen of that time as a prediction would be considered to-day which would say that the time was near at hand when a person, traveling in an airship, could take his breakfast in New York, have a noonday lunch in San Francisco, and take his evening dinner in Peking—a feat, by the way, which may be achieved within the lifetime of millions who are now living.

In 1812 John Stevens, the father of the American railway system, was telling the New York commissioners who were surveying the ground along which the Erie Canal was afterward built, that a railroad and not a water-way was what the conditions demanded. Stevens planned and started short railroads subsequently, but the corner-stone in the construction of the first of the trunk lines, the Baltimore and Ohio, was laid on July 4th, 1828. This was a little later than the starting of some of the railroads in England, but the United States quickly took the lead of England in that activity, as it has taken precedence of the world in many fields since then. There were thirty-two miles of railroad in the entire United States in 1830, and 30,626 in 1890. There were 190,000 miles of main track in the United States in 1900, or more than the combined mileage of Europe, Asia, and Africa.

Morse's telegraph, which came shortly after the railroad, and in the employment of which the United States has an even greater precedence over the rest of the world than it has in railroads, makes, taken in connection with Cyrus W. Field's and the rest of the submarine cables, Puck, who could put a girdle round the earth in forty minutes, as slow, in the comparison, as an Alleghany Mountain pack-horse of 1800 would be to the New York Central's Empire State express of 1900. Bell's and Edison's telephone, an invention of yesterday, carries the human voice to distances which make Homer's Trojan war herald, Stentor, seem only a whisperer.

The century in America has seen the first employment of anthracite coal as fuel; the use of gas for illumination, which is being displaced in our day by the electric light; the invention of friction matches; the application of electricity as a motor for street-cars and other vehicles; the invention of the



THE "DEUTSCHLAND," THE NEW CENTURY'S OCEAN QUEEN.



THE SLOOP WHICH CONVEYED THE ENTIRE FIXTURES OF THE CAPITOL FROM PHILADELPHIA TO WASHINGTON IN 1800.

sia's trans-Siberian Railroad is completed. Despite the improvements effected in sailing-vessels by the Americans during the Revolution and afterward, the sloop which carried the paraphernalia of the United States government down the Delaware, out into the Atlantic and along to Washington in those October days of 1800, had made comparatively little advances in speed over the shallop which Ulysses entered a score and a half centuries earlier, when, breaking from Calypso and her island, he spread his sails for Ithaca.

But experiments were being made in the United States and Europe which were destined to create vessels which would sail away from that packet sloop of 1800. In 1807 Fulton's steamboat *Clermont* went up the Hudson, though it attained a speed of only five miles an hour, compared with the twenty miles made by some of the Hudson's craft to-day. In 1811 the *New Orleans*, built at Pittsburgh, the first steamboat which appeared



A HUNDRED YEARS OF EXPANSION IN THE UNITED STATES—THE HEAVY BLACK LINES SHOW THE BOUNDARIES OF THE ADDITIONS WHICH ENLARGED THE ORIGINAL THIRTEEN STATES TO THEIR PRESENT VAST DIMENSIONS. Map by Hon. Binger Hermann, Commissioner of the General Land Office. Published by permission of the author.

McCormick reaper, by which the States of the Mississippi valley have been made the world's granary; the creation of the sewing-machine and countless other labor-saving appliances. If, as Swift says, the man who makes two blades of grass grow where only one grew before deserves better of mankind than the whole race of politicians, how doubly blest a man like Howe must be, who has made a dozen stitches as easy as one was before, and immeasurably lengthened and brightened the lives of the world's women.

Through these conquests over nature's forces, which have been achieved in the century in America in a far larger degree than in all the rest of the world, the wages of the country's workers have been advanced, their labors have been lightened, and their hours of toil shortened. The luxuries of a century ago are the commonplaces of the present. The humblest worker can obtain in 1900 conveniences which were beyond the command of kings in 1800. This has immensely increased the individual and collective holdings of property among Americans.

This has been a cause as well as a consequence of the concentration of population in cities. In 1800 Philadelphia had 70,000 inhabitants, and New York 60,000. None of the other of the trifling number of cities of the United States had anywhere near as many inhabitants as New York. To-day New York has about 3,500,000 inhabitants; Chicago, which was not founded until long after 1800, has 1,700,000; Philadelphia has 1,300,000, and several other cities—St. Louis, Boston, and Baltimore—are above the 500,000 mark. The wealth of the United States, when reported a few months hence by Census Director Merriam, will undoubtedly be found to have reached or passed the \$90,000,000,000 mark (far ahead of any other nation), as compared with about \$200,000,000 in 1790. The wealth of the United States in 1900 is greater than was that of all the countries of the earth in combination on that April morning in 1775 when the embattled farmers on Concord bridge "fired the shot heard round the world."

IV.

But it is not in material respects alone that the United States of 1900 has made advances on the United States of 1800. There are 15,000,000 pupils in the country's public schools to-day, apart from those in private schools and the higher institutions of learning. Proportionately to population, as well as absolutely, this is far greater than even Germany's total, which is 8,000,000, and it is still farther ahead of that of any other great nation. The United States has more churches than any other country, and more and better newspapers. In a much larger degree than elsewhere women's social and political disabilities have been diminished in this country during the century. The property restriction on the franchise for men which existed in almost all the States in 1800 has been abolished. The slaves have been emancipated.

Through the operation of the Monroe hands-off-the-American-continent warning of 1823 the little nations of the Western hemisphere, which, acting under the United States' example, broke away from Spain in the first quarter of the century and set up governments of their own on this country's model, have been preserved from extinction at the hands of the reactionary nations of Europe. United States' example incited Earl Grey's franchise act of 1832, Disraeli's of 1867, and Gladstone's of 1884, by which Great Britain has been changed from the oligarchy of Adams's and Jefferson's days to the democracy of Cleveland's and McKinley's. The same example has made France a republic, and given representative government to every great nation in the world except Russia, Turkey, and China.

The country which in 1800 was deemed so feeble that every armed vessel, from Bonaparte's and George III.'s war-ships down to the craft of Morocco, Algeria, and the rest of the Mediterranean pirates, could levy tribute on its shipping with safety, drove Spain from its last foothold on the American continent in 1898, saved China from extinction by the European coalition in 1900, and its friendship to-day is courted by every great nation in the world. The American Rip Van Winkle who, falling asleep in 1800 should wake in 1900, would be as amazed at the things he would see as was Lemuel Gulliver at the sights which struck him in Brobdingnag. The contemporary of Washington and Franklin who should get a glimpse of the greater America of these opening days of the twentieth century would be as dazzled at the spectacle which greeted his eyes as would that man of Plato's fancy who, having passed all his life in the subterranean regions, should suddenly be transported to the upper earth and be confronted with the rising sun.

CHARLES M. HARVEY.

Queen Victoria, Her Life and Reign.

No era in all the world's history comprises within itself so much that makes for the advancement of the human race in art, science, politics and religion, as that over which the word Victorian may be written. The Victorian Age has been in a large and true sense the golden age of the world—this in spite of what the pessimists, the king-baters, and all the morbid and melancholic brotherhood may say. It has been an age of evolution and upward growth in every department of human life and thought. It has witnessed an enormous and permanent enlargement in every sphere of human activity. It is the age of the telegraph, the steamship, the telephone, the ocean cable, the modern printing press, the Roentgen ray, the reaper, the sewing-machine, and a thousand other things that have lightened human labor and added untold millions to the wealth of the world. Within this period the use of anesthetics has come to soothe and bless suffering humanity and rob pain of much of its terror, while many other surgical and medical discoveries hardly less wonderful have contributed to the same end. It has been the age, indeed, of all ages for the development and extension of the humanities and philanthropies, for the building of hospitals and asylums, for the noble ministry of the Red Cross, the Salvation Army, and numberless other institutions devoted to the alleviation of the woes and sorrows of the race.

And to all these wonderful years of growth and advancement the application of the word Victorian has been something more than that of the mere name of one who chanced to occupy the throne of the most extensive empire of modern times. It was an honor justly and fitly paid to the one ruler in the world who

more than any other had contributed by precept, personal influence and example, to the advancement of civilization and enlightenment. It has been well and truly said that had Victoria not been Queen of England she would have been, by virtue of her graces and accomplishments, her character and ability, the first lady of the land. As wife and mother, as a woman among women, she measured up to the highest standards of her sex which the world has known. In loyalty to the highest and noblest things, in devotion to duty, in prudent counsel and wise and firm guidance, no nation nor people has ever been more highly favored than Great Britain under the sceptre of Victoria. No better fortune could come to that nation than to have a successor on the throne as wise and good as she.

Queen Victoria's life was so full of remarkable and tragic events that it is difficult to compress the story within the brief space of a newspaper column. She was born at Kensington Palace, London, on May 24th, 1819. She was the daughter of Edward, Duke of Kent, fourth son of George III., and of Princess Louisa Victoria of Saxe-Coburg. George IV. and his brothers, the Duke of York and William IV., died without legitimate heirs, so, on the death of the latter, in 1837, she became Queen of England.

The Queen was married to Prince Albert of Saxe-Coburg in 1840. During the twenty-one years of her widowhood she was the mother of nine children, the eldest being the dowager Empress of Germany and the next the Prince of Wales. She was so distressed by the death of her husband that there was speculation as to whether she would not abdicate and retire permanently to Balmoral Castle in the Highlands of Scotland. But she held on to the sceptre for thirty-nine years after this bereavement.

It is a mistake to believe that the duties of an English sovereign are purely formal. The sovereign in England is compelled to give personal attention to much of the business of state, and every now and then Queen Victoria interposed her will and her wishes with such effect as to change the policy of the ministry governing in her name. Indeed, she rebuked Lord Palmerston, when foreign minister, for not consulting her regarding his dispatches; and, later, for what she considered an indiscretion, she compelled his retirement from office. It is well known that in the Trent affair with the United States her intervention, at the instance of Prince Albert, prevented a declaration of war by Great Britain.

After a long illness William IV. died at two o'clock on the morning of June 20th, 1837. His death was expected, and a carriage was kept in waiting so that the Archbishop of Canterbury and the Lord Chamberlain could carry the news instantly to Kensington Palace. The princess was asleep. Being awakened, she did not keep the messengers waiting, "but came into the room in a loose white night-gown and shawl, her night-cap thrown off and her hair falling upon her shoulders, her feet in slippers, tears in her eyes, but perfectly collected and dignified." When the messengers had made their announcement she turned to the archbishop and said: "I beg your Grace to pray for me." Three weeks later the Queen, who had lived always at Kensington Palace, took up her residence at Buckingham Palace, and shortly after she went in state to prorogue Parliament. She sat on a new throne in the House of Lords, and was invested by the lords-in-waiting with a royal mantle of purple velvet. Fanny Kemble was present and has recorded that the voice of the Queen in reading her speech was exquisite. "The enunciation," she said, "was as perfect as the intonation was melodious, and I think it impossible to hear a more excellent utterance than that of the Queen's English by the English Queen." It was not infrequently said, in recent years, that her Majesty spoke brokenly and with a German accent; therefore it is interesting to recall what Fanny Kemble said of her first public utterance.

In nothing which the world at large can judge her by did Queen Victoria show greater wisdom, diplomacy and far-sightedness than in the marriages she arranged for her children and grandchildren, by means of which England is united by the close bonds of family affection and interests to the most important monarchs of Europe. When, in 1863, the Prince of Wales married the Princess Alexandra, daughter of Prince Christian, heir to the throne of impoverished Denmark, it did not seem a very important alliance. But most important connections resulted, for the Princess of Wales's sister, Princess Dagmar, married the heir to the throne of Russia, and is now the dowager Empress, mother of Nicholas II., Czar of Russia. The oldest brother of the Princess of Wales married a daughter of the King of Sweden and Norway; the King of Greece is also her brother, and Prince Waldemar of Denmark married Princess Marie of Orleans. The Queen's eldest child, Victoria, princess royal, married the Crown Prince of Prussia, whose tragically short reign as Emperor of Germany is one of the saddest events in the history of this royal family. She is now the Dowager Empress Frederick, and her son William is on the throne. The Queen's second son, Prince Alfred, Duke of Edinburgh, married the Grand Duchess Marie of Russia, only daughter of Czar Alexander II., and sister of Czar Alexander III., thus, like his brother, the Prince of Wales, becoming son-in-law, and afterward brother-in-law, to the Russian ruler. The Duke of Edinburgh inherited the duchy of Saxe-Coburg Gotha from his uncle, Ernest II. These are a few of the alliances; to enumerate them all would take up too much space.

In 1887 the Queen celebrated her jubilee after a reign of fifty years. Only three other sovereigns of England ever reigned to celebrate such an anniversary; these were Henry III., Edward III. and George III. Ten years later, in 1897, came what was called the diamond anniversary, the rounding out of sixty years of sovereignty. For this celebration there was no precedent in English history, and the event was properly emphasized with all the pomp and ceremony due to so remarkable an achievement. In the three years which have elapsed since that anniversary much has happened to sadden the life of the Queen and transfer her thoughts and affections to a world beyond this. The shadows have deepened fast around her. Again and again has death invaded the royal household and taken from it one and another whom the Queen loved dearly. The more recent serious illness of her daughter, the Empress Dowager Frederick of Germany, the sudden death of her old friend, Lady Churchill, and the depressing and discouraging incidents of the South

African war, all added heavily to the trials and burdens of advanced age and undoubtedly hastened the end.

As to what effect the death of Queen Victoria will have upon the British Empire, its policies at home and abroad, the world will not have to wait long to learn. Owing to the constitutional limitations which now surround English sovereignty, it is not probable that the accession of a new ruler will result in any radical changes. It is not unlikely, however, that the death of Queen Victoria may hasten somewhat the severance of the bonds which have held distant parts of the British Empire to the mother country. Loyalty and personal affection for the noble woman who ruled them so long and wisely have had much to do in holding the colonies and dependencies to their allegiance to the English Crown. To the good Queen mother they were bound by every chivalrous consideration and by many traditions strong in all who bear the English name. When another reigns in her stead, toward whom such feelings cannot be entertained, the growing spirit of independence may result in some notable changes in the political map of the world. The Prince of Wales, as King Edward VII., may, by the force of his own personality, gradually bring about a new course of policy in English government of far-reaching character.

What Victoria Saw.

THE life of Queen Victoria spanned the most wonderful years of the most wonderful century that the world has ever seen. Other sovereigns have lived almost as long, but, if measured by achievements rather than by periods of time, England itself, and all the world with it, moved farther along during the eighty-two years of Victoria's life than during the reigns of all the men and women who had preceded her on the English throne.

On the day of her birth, May 24th, 1819, the first steamboat which ever crossed the Atlantic or any other ocean started from Savannah to Liverpool, making the voyage in twenty-six days. The same distance is now made in less than six. She was six years of age when the first railway-train in the world started to carry passengers. She was eighteen years of age, and had just ascended the throne, when the Morse system of telegraphy and that of Cooke and Wheatstone were first patented. Thirty-nine years of her life had passed when the first cable was laid under the Atlantic, and that one almost immediately ceased to operate. Fifty-six years of it expired before the first telephone went into practical operation.

Scott and Byron were in their prime when Victoria first began to read the printed page. None of the great writers—Thackeray, Dickens, Bulwer-Lytton, Tennyson, George Eliot, the Brownings, and the others whose names have cast a glory over her country during the past half or two-thirds of a century—had yet begun to work. Darwin, whose labors have revolutionized science and have profoundly affected the thought of moralists and theologians, was yet unheard of.

At the time of Victoria's birth the tramp of Bonaparte's armies had just ceased to shake the world, and Bonaparte himself was a prisoner on a British island in the South Atlantic. She saw every throne in Europe vacated many times. She saw her own country transformed politically from an oligarchy, in which only one out of fifty of the population was permitted to vote, into a democracy in which the voters number one out of six of the inhabitants. France has changed its form of government four times since her early girlhood days. Italy, then only a "geographical expression," to use Metternich's phrase, has since become one of the great Powers of Europe, while the empire of Germany was still far in the future.

The United States was in the midst of the "era of good feeling" when Victoria was born. Monroe has had twenty successors in the Presidency since that time. This country had only 9,000,000 population then. Buffalo and Pittsburg were frontier towns, and not a house existed on the site of the magnificent metropolis of the West, Chicago. The annexation of Florida, Texas, New Mexico, California, Alaska, the Hawaiian Islands, to say nothing of the more recent accessions of territory, all came since Victoria's birth. She lived to see slavery abolished in the United States and throughout the civilized world, serfdom in Russia made a thing of the past, and Cuba freed after centuries of galling tyranny under the yoke of Spain. The very last but one of the most glorious events in her own dominion in which she was able to exercise her royal prerogative was the formal establishment of the Commonwealth of Australia on January 3d. The message of affectionate greeting which the aged sovereign sent to this, the latest child of "mother England," was almost her last utterance from the throne, and well and fitly completed the long roll of noble acts and deeds of her long and noble life.

Southern Tours.

If you are going to Florida, Cuba, Nassau, or any point South, it would be worth while calling at 1161 Broadway, corner Twenty-seventh Street, New York, Atlantic Coast line office, where Pullman reservations, tickets, and all information can be secured. If you prefer, telephone 2142 Madison Square. On the 14th of January the "New York and Florida Special" will resume its runs to St. Augustine, with through car accommodations to Port Tampa and connection with parlor-car to Thomasville. The leaving time this season from New York, 2:10 P. M. Two other trains, 8:55 A. M. and 9:25 P. M. Through-car service to Augusta and Macon, Ga., and only line one night out New York to Palm Beach and Miami.

A Literary Treat.

LESLIE'S has won its way back again to the very first rank of illustrated American periodicals, and to miss its welcome weekly visit is to sacrifice a pictorial and literary treat.—*New Orleans (La.) States*.

LESLIE'S WEEKLY is always an elegant and welcome publication.—*Salt Lake City (Utah) Tribune*.



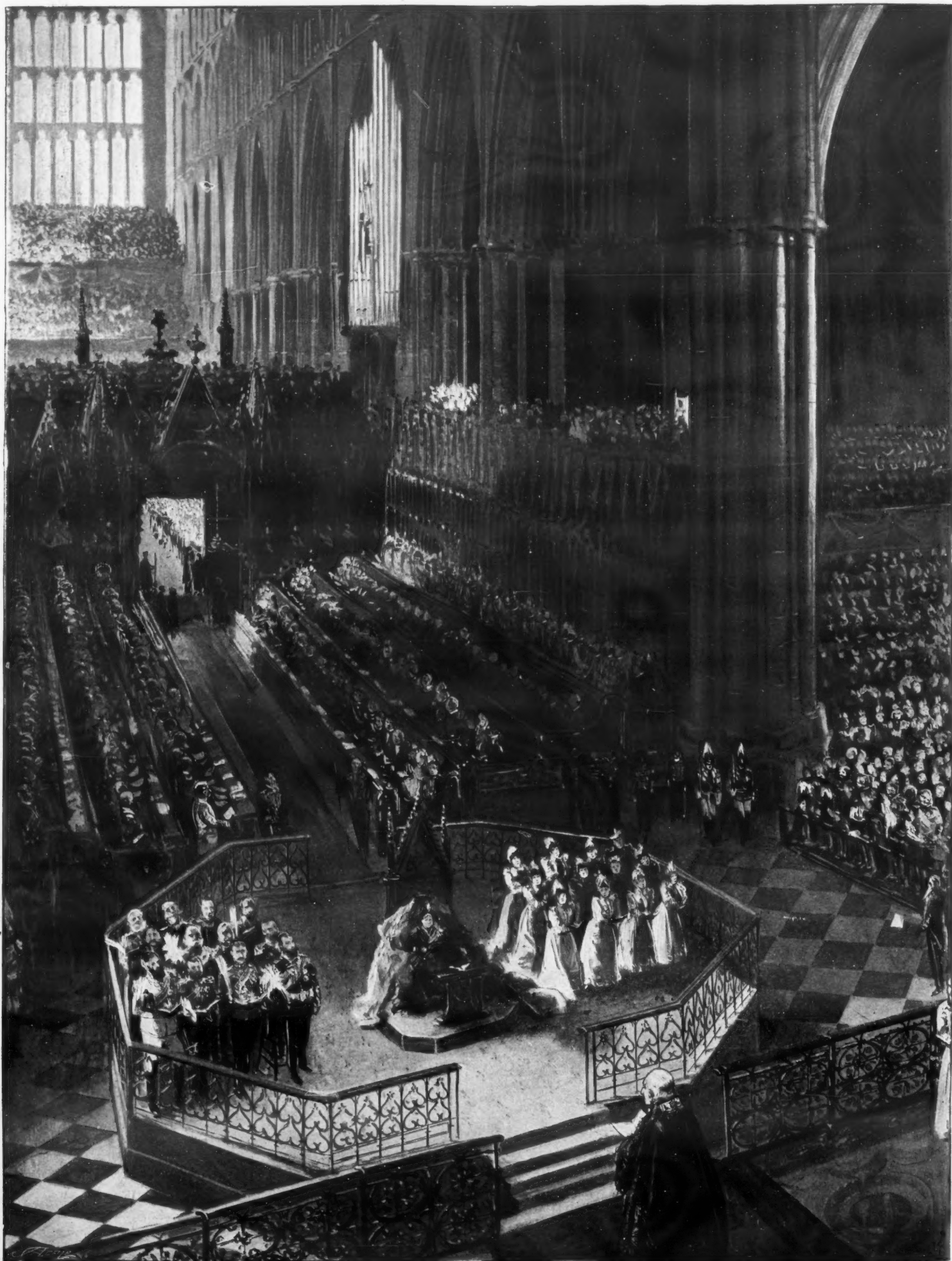
QUEEN VICTORIA'S SUCCESSOR.

HE FOLLOWS HIS MOTHER AS THE RULER OF THE GREATEST EMPIRE IN THE WORLD.—FROM THE LATEST PHOTOGRAPH TAKEN OF HIM AS THE PRINCE OF WALES.

Page 105-108 following page 116



THE QUEEN ADVISING WITH GLADSTONE, THE GREATEST STATESMAN OF HER REIGN.
THESE TWO PERSONS CONSTITUTED THE STRONGEST FORCES THAT MADE FOR THE WORLD'S PEACE DURING THE NINETEENTH CENTURY.



THE BRILLIANT SCENE AT WESTMINSTER ABBEY AT THE QUEEN'S JUBILEE IN 1887.

ALL THE WORLD PAID HOMAGE TO ENGLAND'S MOST SAGACIOUS RULER AT THE CLOSE OF HER HALF CENTURY OF SPLENDID,
FAITHFUL SERVICE



THE HEAD OF THE ROYAL PROCESSION AT THE QUEEN'S JUBILEE IN 1887.
LONDON NEVER WITNESSED A MORE REMARKABLE DEMONSTRATION IN HONOR OF A ROYAL PERSONAGE THAN THAT WHICH WAS PAID
TO THE QUEEN AT HER GOLDEN JUBILEE.



THE QUEEN, AGE EIGHT YEARS.



THE QUEEN.—Engraved by F. C. Lewis, after Winterhalter.



BUCKINGHAM PALACE, LONDON.



THE QUEEN, 1838.—Engraved by Samuel Cousins, after G. Hayter.



THE ROYAL FAMILY, ABOUT 1842.—From a painting.



THE QUEEN.—After a picture by Sir Edwin Landseer.



WINDSOR CASTLE, THE RESIDENCE OF THE QUEEN.

THE QUEEN AND HER

TOGETHER WITH TWO ROYAL RESIDENCES AND SEVERAL FORTS



BUCKINGHAM PALACE, LONDON.



THE QUEEN, 1837.



PRINCE ALBERT, AGE FOUR.
From Sir T. Martin's *Life of the Prince Consort*.



ABOUT 1842.—From a painting by Winterhalter.



THE PRINCE CONSORT.—From a photograph.



WINDSOR CASTLE FROM THE HOME PARK.



THE QUEEN AS SHE APPEARED ON THE MORNING OF ACCESSION, 1837.



QUEEN VICTORIA'S DIAMOND JUBILEE IN 1897.

LONDON HAD THE MOST MAGNIFICENT SPECTACLE EVER WITNESSED IN ANY CITY OF THE WORLD.

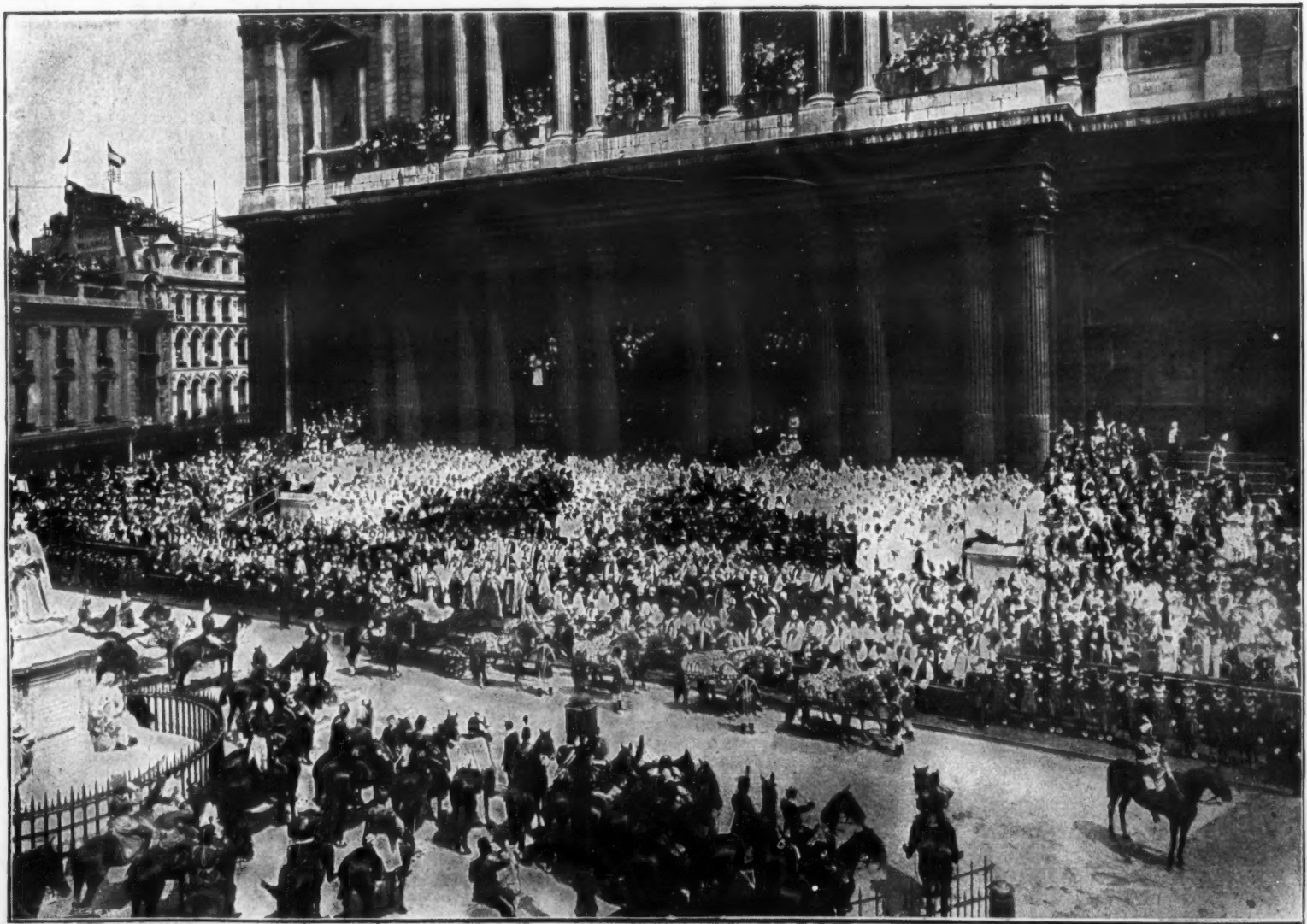


THE MARRIAGE OF QUEEN VICTORIA TO PRINCE ALBERT OF SAXE-COBURG-GOTHA.

THE CEREMONY TOOK PLACE FEBRUARY 10TH, 1840, IN THE CHAPEL OF ST. JAMES'S PALACE, LONDON, IN THE PRESENCE OF A NOTABLE GATHERING OF ROYALTY.



THE QUEEN PASSING THE HOUSES OF PARLIAMENT DURING THE DIAMOND JUBILEE PARADE IN 1897.



THE LORD MAYOR OF LONDON REVIEWING THE DIAMOND JUBILEE PROCESSION IN FRONT OF THE MANSION HOUSE.



QUEEN VICTORIA, WHOM ALL THE WORLD MOURNS.

SHE RULED THE GREATEST NUMBER OF PEOPLE EVER GOVERNED BY THE HEAD OF A CIVILIZED POWER.

HINTS TO MONEY-MAKERS.

[NOTICE.—This department is intended for the information of the regular readers of *LESLIE'S WEEKLY*. No charge is made for answering questions, and all communications are treated confidentially. Correspondents should always inclose a stamp, as sometimes a personal reply is necessary. Inquiries should refer only to matters directly connected with Wall Street interests.]

THE week before the sharp decline in the stock market began it was hinted that a decline would be very agreeable to the few strong and controlling financial managers who had engineered the combinations and agreements culminating in the recent rise. One report had it that these gentlemen found themselves compelled to buy too many stocks from weak or timid holders, and from experienced investors who did not believe that the unprecedented rise, which had carried many stocks beyond their highest figures, was justified. Just when the pool was feeling a little tired of its load the fatal illness of Queen Victoria occurred, and London began to dump an enormous quantity of securities upon the American market. The manipulators who were ready for a decline, but who did not care to have the market react too sharply, lost control of the situation for the time being, and bought back a good many stocks at higher prices than was afterward found necessary to pay. Every time they withdrew their sustaining power the tendency to decline was emphasized, and at one period it almost looked like a scare.

Any unexpected development of a serious nature, happening at this juncture, would have precipitated a very serious condition of affairs. At this writing, however, it is the general belief that the manipulators for a rise regard the situation as favorable for a continuance of a higher basis of prices. The outlook for cheap money gives them renewed assurance, and I must admit that many of our most conservative bankers do not hesitate to say that they see no reason to expect higher rates for money for several months to come. If this should be the case, bull manipulation will be made much easier. This conveys an obvious warning to those who are in a hurry to sell short. I cannot escape the conviction that the financial situation abroad is by no means as comfortable as it is at home. When the *London Investor's Review* makes the alarming statement that "an abyss of insolvency rises beneath the smooth surface, portentous of many afflictions approaching," one can realize that the foreign market may at any time confront panicky conditions. Heretofore, these conditions have always sympathetically affected Wall Street. While we are stronger financially than we have ever been before, we are hardly strong enough to escape the results of such depressing conditions abroad.

"R." Indiana, Penn.: No rating and no good.
 "E. J. K." Ann Arbor, Mich.: They have no rating.
 "Broad Street," Charleston, S. C.: Any broker will give you the information you seek. (2) Very little.
 "S." Waterbury, Conn.: I wouldn't touch the mining proposition. Just such a scheme as you outline not only can be, but frequently is, carried out.
 "Speculator," Rochester, N. Y.: I think for a long pull I would prefer the Wabash debenture B bonds, Long Island Railroad, and Texas Pacific.
 "F." Akron, O.: They are not rated very high. (2) Watson & Gibson, New York. (3) Stock is not dealt in on Wall Street. I cannot obtain sufficient information to advise you safely.

"D." Florence, Mass.: I think Amalgamated Copper is a fair purchase. It is in the hands of very strong men, and they have the power at any time to advance it. Of course, this means also the power to depress it; but their interests at present seem to lie in the former direction.
 "B." Pittsfield, Mass.: No, and I would dispose of it at the first favorable opportunity. (2) You cannot have a very heavy loss in Bay State Gas and might as well run the chances of getting out at a better price on any sudden movement, such as it has had spasmodically on several occasions.

"H. H." New York: I know of no bond "with perfect security" bearing five or six per cent. that I can recommend. Safe bonds do not yield more than from four to four and a half per cent. Among these are the Chicago and Alton three-and-a-halves and the Southern Railway fives. No stamp inclosed.
 "A. M. P." Philadelphia: It is the impression of observant men that North American will in due time have a substantial rise. I would not sell it. (2) In the present temper of the market I would not advise short sales, though Northern Pacific common has reached what seems to be an abnormally high price.

"J. M. W." New York: Thank you for your complimentary letter. I regard Union Pacific preferred as a fair investment around the figures you name. (2) I think Manhattan Elevated is a still better investment, in view of its prospects. (3) I believe Wabash debenture B bonds at prevailing prices will yield a good profit before summer.

"Trustee," Providence, R. I.: Good investment bonds include the Western Union $4\frac{1}{2}$ per cents., the Lehigh Valley Terminal 5s, and Evansville and Terre Haute 6s, all netting over four per cent. at present prices. (2) Glad you profited by my advice long since and repeatedly given to keep an eye on the anthracite coal stocks.

"B." New York: I would not sacrifice the stock at a loss. You had better wait and get out whole. If the market declines still further, buy additional stock to even up if you can carry it and hold it for eventualities. (2) Leather common is only a speculative gamble. Many buy it around 10, because of late that price seems to give the best chance to make a turn in it.

"Chemicals," Hamilton, O.: I do not believe in the very cheap industrial stocks selling at from one to five dollars a share. (2) Not rated very high. (3) No. (4) Very cheap stocks paying dividends are so irregular in their payments that no one classes them as dividend-payers. (5) I do not regard it with favor. (6) The financial columns of all the great morning dailies in New York give full lists of the securities sold on the market. (7) Not very highly.

"L." Buffalo, N. Y.: The dickering with the Steel stocks and the rumors of a bond issue by Federal Steel, and of a conflict with the Carnegie interests, were all calculated to depress the market. Some have suspected a purpose on the part of the manipulators to buy in on the decline, and this has made the sellers of the iron and steel stocks very cautious. Nevertheless, if there is open warfare between Carnegie and his opponents, we are liable to see lively times ahead.

"J." Jacksonville, Fla.: For investment, on declines, St. Paul and Manhattan still have merit. (2) The announcement that a new steel tube concern, in opposition to the trust, is to be built in Zanesville, O., is another blow at the National Tube concern. Opposition is the peril of the industrials. (3) The in-

crease reported in railroad earnings does not usually take in account the increased mileage of the roads. If this were considered, some of them would show a loss.

"Banker," Cleveland, O.: If the proposed combinations and reorganizations continue, each one coming forward with a new issue of bonds, there will be bonds and stocks enough to absorb all the floating surplus capital. You are right in imagining that with this absorption the public appetite will be cloyed. When that time comes, stocks and bonds will be seeking buyers at lower prices.

"P." Omaha, Neb.: I do not advise purchases of the stock of the Arimex Copper Company. (2) When prices of stocks reach about the highest quotations they have enjoyed in a quarter of a century, there is always danger of a sharp and sudden collapse. (3) I have no doubt that the earnings of Northern Pacific have been increased by the disposal of its land grants. The report that the last of these has been sold may signify a decline in the earnings.

"S." Erie, Penn.: I do not see how the Erie stocks, with the exception of the first preferred, can expect to become permanent dividend-payers. (2) If you want an investment in the iron or steel stocks, why not buy a few shares of the Carnegie Company? Their par value is a thousand dollars each and they have been recently quoted at that figure. The dividend-earning capacity of this concern has not yet been disclosed, as the company was only organized last year.

"Constant Reader," St. Paul: The impression prevails that the manipulators of St. Paul expect to advance it to a still higher price than that which you paid, if they can carry out their plan of making it a guaranteed stock. Unless division arises among the manipulators of the scheme the plan will be carried out. Under the circumstances, therefore, I would advise you to hold for a more favorable opportunity to close out. If the plan as I hear it outlined is carried out, the stock should sell for considerably more than you paid for it. It is a dividend-payer and will care for itself. No charge.

"J." Grand Island, Neb.: Of course, developments in the way of further combinations may give unexpected value to such stocks as Erie, M. & T., Reading, Southern Pacific, and Wabash. You must watch the course of the market and affairs generally. (2) Leather common has little value intrinsically, but it is a favorite with manipulators, and many, therefore, buy it whenever it declines, in the hope that it will have another such sudden rise as it enjoyed last year. My choice between Missouri Pacific and Louisville and Nashville would certainly be the former for a long pull.

"B." Bangor, Me.: I do not advise the purchase of the stock of the Arimex Consolidated Copper Company. Its prospectus inviting subscriptions discloses that its properties consist mainly of "claims" in Arizona and Mexico. None of these appears to be productive, and those who buy the stock therefore are putting up money for the work of prospecting. Why any one should want to do this sort of thing in the Copper line when he can buy Amalgamated Copper stock paying eight per cent. dividends and selling at less than par, and while he can buy other investment copper stocks, is not clear.

"G." Pittsburg: The strength of Pittsburg, Bessemer, and Lake Erie Railroad, on the announcement of its lease by the Carnegie Company on a guarantee of three per cent. per annum on the common stock, shows how sudden life and activity may be imparted even to obscure railway lines by the carrying out of unexpected deals or combinations. (2) There is talk on the Street that insiders are buying United States Rubber preferred at the prevailing low prices, which they have helped to create by circulating damaging reports. (3) If the reports regarding the earnings of Missouri, Kansas and Texas are verified, the preferred is liable to go on a dividend-paying basis at any time. It appears to be earning over five per cent.

"Incredulous," Hartford, Conn.: Your memory of the boom around 1880 and of what followed is that of a good many other veterans in Wall Street. The craze to buy Burlington at 180, Rock Island at 150, Louisville and Nashville at par, Reading common at nearly 80, Atchison at 150, and Missouri Pacific at nearly 120, which existed about twenty years ago, caused a great many sleepless nights to investors, who tumbled over each other to get hold of stocks at the then prevailing high prices. Sleepless nights will come to a good many who are rushing into this market now, a market in which angels may well fear to tread.

"M." Pittsburg, Penn.: I do not like to advise the purchase of any of the steel stocks until the conditions of the iron market during the current year are more clearly disclosed. Carnegie, who is the master of the trade, says that, while the steel business is prosperous now, no one can outline its future. "It is either a king or a pauper. It is the jumping-jack of business." Men do not like to put their money for permanent investment in such securities. Some of the alarming reports regarding formidable competition in the iron and steel trade may be intended to depress certain securities. Many have expected a rise in steel and iron properties before the close of the boom, but the latter have certainly acted as if there was something wrong with the iron market.

"Financial," Belleville, Ill.: It is obviously impossible to obtain so long in advance the information you seek. The recent increase of the dividend on Delaware and Hudson, one of the directors told me, was not arranged for until within an hour before it was made. You can see how many slips there may be between the cup and the lip in such matters. I believe in the future of both of the stocks you mention. (2) No report of this year's earnings of Southern Pacific has yet been made. Of course, a report could not be expected, for less than three weeks have elapsed since the beginning of the year. (3) With the market in its present temper, I hesitate to advise short sales of any stock. If prosperous conditions continue and money does not tighten, financiers look for a pretty well-sustained market. If conditions change, Atchison common for a long pull might be a good short sale.

"Banker," Hartford, Conn.: Plenty of opportunities for the disposal of our surplus savings are in sight. Among the new loans for which subscriptions are asked may be included the following: \$24,000,000 for the Bavarian government; \$6,000,000 bonds for the Missouri Pacific; \$35,000,000 for the Erie Railroad; \$7,500,000 for the Erie Telephone Company; \$5,000,000 Distilling Trust bonds, and \$4,500,000 Indiana, Illinois and Iowa Railroad Company bonds. Enormous loans are waiting to be placed by the German and English governments, and gold exports have been daily anticipated. I regard higher rates for money as one of the things to be expected. Whether weak accounts of some of the big speculators on Wall Street can survive under such circumstances remains to be seen.

"Thinker," Boston, Mass.: You are right. If somebody buys, somebody must sell, and shrewd investors, for the most part, have disposed of their stocks on the recent rise. (2) Four months of a well-sustained bull movement brings the day of reaction nearer. Such movements have seldom continued so long without much severer de-

clines than we have had up to this writing. (3) Shrewd observers like Carnegie are already predicting a serious decline in our iron and steel exports during the current year because of abnormally low prices arising from the depression abroad and the keener competition in which this involves our manufactures. Our exports for the opening weeks of the new year confirm this impression. (4) I have not changed my mind in reference to the probability of serious financial trouble abroad this year. The situation both in Berlin and in London has not improved.

"Industrial," Detroit, Mich.: The suit to recover \$800,000 brought against the directors of the American Maltng Company makes interesting disclosures. The complainants allege that enormous prices in stocks and bonds were paid for the malting plants absorbed, and that while the company was losing money it paid seven dividends, each of one and three-fourths per cent., upon its preferred stock, sending the latter up to nearly 90 and the common to 45. Presumably the insiders unloaded upon the dear public at this time. Then came the reorganization and the smash and a drop in the preferred stocks to 25 and in the common to 5. Is it a wonder that the public is afraid of the industrials?

"J." Savannah, Ga.: The purely gambling character of most of the iron and steel stocks has been disclosed so often by their wretched manipulation that careful investors are getting more and more shy of them. Traders buy and sell them for a quick turn, in the hope that they may get on the side of the manipulators for the time being. Tin Plate common recently had a very decided advance because insiders knew that an exceptionally large dividend of eight per cent. was to be declared upon the stock. The moment this declaration was made the stock abruptly declined. Meanwhile no doubt much of it has been unloaded on the public. The report that the increase in cash assets during the past fiscal year was equal to over sixteen per cent. on the common stock reads very much like reports made during the height of the industrial boom two years ago on which extravagantly high prices for some of the best-known iron and steel properties were made. Federal Steel, while declaring a five-per-cent. dividend on the common stock, makes no detailed statement of earnings and no promises for the future. Perhaps the conditions of the iron trade do not warrant them. Money may be made in these stocks, but most of it will be made by their manipulators. Hence my advice to deal cautiously with them.

"Pessimist," Nashville, Tenn.: While the increase in the dividends of Delaware and Hudson, Pennsylvania, and some other roads signifies prosperous conditions, adverse circumstances are in sight. The serious reduction in the freight rates on iron and steel which Carnegie has forced from the Pennsylvania Railroad is significant. Perhaps more significant is the remarkable admission by the John Claflin Company, the great dry-goods house of the country, that its earnings during the six months ending with January 1st, last, were only half what they were for the corresponding six months of the preceding year. This is a revelation of the real condition of trade in certain branches. It refutes the statement of the bulls that business is booming everywhere. (2) Much is expected from the new anthracite coal combination because it is believed that the prices of coal will be increased. The question is, How much of an increase will the public stand? The public is sometimes a very troublesome factor in the stock market. (3) The danger in a booming market always lies in the probability that stocks having absolutely no value will be exploited at ridiculous prices. We are no worse in this respect than our English cousins. For years they have been putting their savings into South African, Australian, and Ashanti mining shares, most of them unproductive, and their exploitation has gone to such an extent that a new nomenclature of the Street has arisen, these stocks being generally classified under the respective heads of "Kaffirs," "Kangaroos," and "Jungles."

January 22d, 1901.

JASPER.

Life-insurance Suggestions.

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It will pay my readers to look carefully after the annual statements of the great progressive life-insurance companies, which are now being made public in accordance with custom at the beginning of each year. It is my rule to pay considerable attention to these statements as they appear, and I am glad to call attention to that of the Manhattan Life, which shows payments to its policy-holders since its organization aggregating nearly \$47,000,000. During the past calendar year its receipts were nearly \$3,000,000, and its assets at the close of 1900, embracing United States and other bonds, first liens on real estate, approved real estate, and other valuable securities, aggregated over \$16,367,000. The surplus of the company is over \$1,706,000. The statement shows that during the past year this popular and prosperous company has had a gain in surplus, in assets, income, insurance written, and insurance in force. This is a very commendable showing in every way, and indicates that the management is conservative and progressive.

"A. M. P.," Philadelphia: The Prudential Life, of Newark, N. J., is a prosperous, growing, and strong company.

"W." St. Louis, Mo.: I do not regard the concern with favor. If I was insurable elsewhere I would drop my policy and take out a new one in one of the sound, old-line, substantial companies.

"W." Sioux City, Ia.: The company you refer to does no business in this State. It does not rank among the largest or most prosperous. I certainly should prefer insurance in one of the strongest old-line companies, like the Mutual Life, the New York Life, or the Equitable, whose strength is a guarantee of every policy they issue.

"C." Sault Ste. Marie, Mich.: An investment of \$12,000 would purchase a life annuity of \$941.88, at the age of fifty-four years. That is, any one of the great insurance companies, like the New York Life, the Mutual Life, or the Equitable, that deal in annuities, will, in return for the payment of \$12,000, give you annually between \$900 and \$1,000 as long as you may survive.

The Hermit.

Gen. Merritt on West Point Hazing.

(Continued from page 98.)

cated in a most flagrant case of hazing. He was one of several whom I couldn't reach with proof, but there was no moral doubt in his case, and home he went.

When General Schofield was in command at the academy he instituted a regulation requiring cadets to answer all questions propounded to them by the superintendent or the commandant of cadets. I did all I could to enforce that regulation, but found that the cadets simply would not answer questions about hazing or fighting. If I had held to that rule it would have been necessary to dismiss at least one entire class, and for that reason I abandoned the attempt.

It is a very curious thing that young men coming from some of the best families of our country are often the ones who are most given to the practice of hazing. It is little less curious that "plebes" who are hazed refuse to divulge the names of their tormentors. There are some cadets who never do any hazing at all, though of course they must submit to the infliction during the first year. Yet, as these are the quiet, modest young men, they are much less annoyed than the others.

When a young man goes to West Point and develops what is termed "freshness" he is certain to be hazed. Distinctions in social standing are never made on account of family, position, or wealth. I remember that the most popular man in my class of forty-five years ago was one who, upon his arrival at West Point, reported his family as being in indigent circumstances. He was very kindly treated by all. George Vanderbilt, son of Commodore Vanderbilt, was put through the paces with great rigor.



A Strange Death Scene.

It is an exceedingly rare thing for a foreigner to be permitted to witness the death of a Buddhist priest, and it was only after a residence of nearly twelve years in China that the opportunity came to me.

Old Ting Ho-Sheng, head priest of the "Temple of the Spirit Light," I had known by sight for several years, and had a more intimate acquaintance with him the summer he died, but I did not expect to be a witness of his death nor to see him die sitting up. Not only did "Old Ting" die sitting up, but he was put into his coffin and buried that way. Ling Kuang Su is about the largest of the many temples that dot the sides of the mountains west of Peking. The old priest in his earlier years had been very near to the person of the Empress dowager, the same old lady who has been so prominent in the making of recent history, and who has been the real power in China during the present reign. Through her, Ting had come into possession of these fine temple buildings and lands until he was accounted a rich man.

Disease and native treatment had already placed the seal of death upon the old man, so that at my second visit I could only tell the attendants that his hours were few. Returning to the old priest's rooms a little later, I found him sitting on a broad stool facing the outer door, clad in his fine priestly robes of yellow silk. Being long past consciousness, he was supported by the attendants in this position, with his legs crossed, each foot resting upon the opposite thigh, sole directed upward—an exceedingly difficult and, in fact, almost impossible position to assume in life. The hands were placed, palms together, up before his face, the whole attitude being that which represents Buddha in the state of Nirvana—and the old man was very near that state. The great anxiety of those in attendance was that he should not be placed in his coffin until he was really dead; although I could not bring him back to life, they were willing that I should judge when he was dead. Holding a small mirror in front of his face, I waited until there was no more moisture deposited upon it.

In the meantime preparations were continually going on around me for further ceremonies. A large pile of paper "cash" had been placed outside the door, on top of which was a document I was not allowed to see, but, from what I could learn, was his history as related to his accession to the priesthood and life in it. I should like to have known what this record contained. If it was a true history and his life like other priests' and eunuchs' it could not have borne close inspection.

Upon his being pronounced dead a flaming torch was applied to the "cash" by a young priest, former disciple and now successor to the lands and buildings of the old man sitting before him. No sooner was the paper well ablaze than the young man prostrated himself before it, bumping his head on the ground the requisite number of times, for every movement in every ceremony of the Chinese is regulated by rites as inflexible as law.

The next step in this strange death scene was the placing of the body in its upright coffin. The front and top were removed and yellow silk cushions put in the bottom, on which the old man was placed as gently as possible consistent with the awkwardness of his position. Numerous small cushions and wads of thin paper were put in around him, a pillow under each elbow to sustain the arms in their upright position, and then the front was slid into place. More packing was done from the top until his body was immovable and the coffin filled, the yellow silk knot of his hat being the last I ever saw of old Ting Ho-Sheng, who will sit and wait until time and decay do their work in altering his position. The top of the coffin having been adjusted, six priests, three on each side, arranged themselves outside the door to chant the death-dirge. A seventh priest, a surly-visaged old fellow, who was to lead the chant, at this juncture tried to have me put out. Thinking they had gotten all they could out of me in the way of services, he was not in favor of having the ceremony further polluted by the presence and breath of the "foreign devil." I turned to the young successor and plead to remain, promising to show all due respect to the departed and the ceremonies in progress.

Permission was given to remain, though the chanting which followed was frequently punctuated by scowl of disapproval from the leader of the "choir." The chant ended by all seven prostrating themselves three times, which was the signal for the mourning to begin. What was lacking in quantity and length was made up in quality and strength. The young head-priest continued his wailing after the others had ceased, until two men went to him and entreated him to suppress his grief and come and attend to the many duties awaiting his attention.

The coffin into which the old priest had been packed was placed in a larger and heavier one and carried to another building. Offerings of fruit and cake were displayed before it for the use of the departed spirit. Later on, when the spirit had been sufficiently supplied with the essence of the offerings, the substance was appropriated by those still in the body.

After twenty-one days of mourning the coffin was carried to the tomb, which was an excavation in the solid rock in the hill behind the temple, at least ten feet in all dimensions. The tomb was closed by solid wooden doors, with a high wooden sill at the bottom, fastened in the following peculiar manner: A groove beginning a couple of feet from the door, and rapidly growing deeper, extended to the sill, ending in a depression. Into this groove, when the doors were ready to be shut, was placed a large stone sphere, which, as the doors closed, followed them rolling down the groove, landing in the depression made to receive it, thus making it impossible for the doors to be opened from the outside.

W. H. CURTISS, M. D.

Wonderful Growth of Life Insurance.

THE LAST ANNUAL STATEMENT OF THE NEW YORK LIFE.

It is often said that the way to succeed is by doing things. This is but half a truth. Anybody can "do things," but the secret of real success lies in doing things better and quicker than anyone else. This is true of every department of life.

The financier who sees farthest ahead, whose judgment is keenest, and whose discernment is most far-reaching, will always be pre-eminent if he has also the rare gift of execution. The two faculties of right thinking and right doing, wherever and whenever found, are inevitably concomitants of substantial success. Men may succeed with either one, but with both they never fail.

The growth of the life-insurance business in the United States is one of the phenomena of our times, and in this growth New York, the empire and imperial State, has had the honor of leading. In the annual report of the State superintendent of insurance of New York, the Hon. Francis Hendricks, presented to the Legislature last year, he gave the gross assets of the life insurance companies doing business in this State.

The figures were almost appalling in their magnitude. The assets thus reported were far in excess of the aggregate national debt of the federal government. The exact figures given by Superintendent Hendricks were \$1,576,334,673.27, an increase of \$125,217,758.98, as compared with the previous year. Of this vast amount New York State companies had nearly a billion dollars, an increase of over \$78,000,000, while the companies of other States had an aggregate of about \$600,000,000, an increase of about \$47,000,000.

Three of the greatest companies in the world, as revealed by the report of the State superintendent of insurance, are located in New York City. One of these has just made its annual report, and it is a record well worth the careful scrutiny and closest study of every intelligent person who has taken out or who contemplates taking out life insurance. This company is the New York Life, which, during the past nine years, under the direction and control of the Hon. John A. McCall, its president, has doubled its business.

Mr. McCall is one of the foremost life-insurance experts in the world, and his record as superintendent of insurance of the State of New York gave him a reputation of the highest character. When he was called to the presidency of the New York Life, which was one of the oldest and most successful of our great companies, much was expected as the result of his practical knowledge, skillful management, personal magnetism, and the influential position he had won in the insurance world. That expectation has never been disappointed.

The first efforts of President McCall were directed toward a thorough and perfect reorganization of his company. The foundations were securely renewed. A progressive spirit was inculcated in every department. The strongest and ablest coadjutors were brought about President McCall. New life and fresh blood were put into the great institution, and it at once felt the throb of prosperity in its whole being. It has moved on with resistless force from year to year, until now, as I have said, at the close of nine years, its business in every department has more than doubled.

Its last annual report surpasses all records. Such reports are usually dry reading, but the simple, direct, and explicit manner in which President McCall makes the fifty-sixth annual statement of the New York Life commends it to every reader. It is not necessary for me to repeat the figures of this annual report in detail. I will only analyze them sufficiently to direct attention to a few of their most striking and salient features.

The New York Life is a mutual company. It has over 500,000 policy-holders. They constitute the company, they own it, and they alone receive its profits. During 1900 the New York Life insured 125,000 persons, and the first premiums were paid in cash on \$232,000,000 of insurance, or \$30,000,000 more new insurance than was placed by the company in the preceding year. These figures, impressive as they are, fail to convey a just comprehension of the magnitude of the business carried on by the New York Life. It reports, at the close of last year and of the last century, an aggregate of paid-for insurance in force reaching the enormous total of \$1,200,000,000, an increase of \$140,000,000 over the report of the preceding year. The practical benefits of skillful and judicious management are clearly shown by the fact that these results were achieved with a lower ratio of expense even than that of 1899.

One feature which particularly commends the New York Life to the public is the promptness with which it settles its death claims. Its report shows that during the past year the New York Life paid in death losses over \$12,000,000 to over

4,000 policy-holders, or at the rate of \$40,000 a day for every secular day of the entire year.

But not only the estates of the dead, but also those of the living, profited by the faithful and economical administration of the New York Life, for it paid last year, in maturing policies and other cash benefits, to living policy-holders, \$10,800,000, or over \$3,000 a day for every working day in the year.

The New York Life has always, under the management of President McCall, sought the welfare of its members in the highest sense. It has realized that these constitute the company, and that the aim of the latter must be in every possible way to satisfy and please the policy-holder. In pursuance of its liberal policy it loaned to its members during the past year, direct, without charge or fee, excepting the legal rate of five per cent. interest, an amount aggregating \$5,500,000.

The number who enjoyed the company's liberality in this matter approximated 13,000 policy-holders, and no doubt in many instances these loans, made on such favorable terms and at such a reasonable rate of interest, aided over emergencies which could not have been foreseen. Beyond these payments to policy-holders, or their survivors, the New York Life distributed in dividends last year \$2,860,000.

The care which this great institution exercises in administering the affairs of its policy-holders is significantly revealed by the fact that last year, while applications for over \$320,000,000 of insurance were received, policies were issued only for \$232,000,000. The remainder was either declined or postponed. While eager in the pursuit of profitable and desirable business, the New York Life obviously does not sacrifice safety and security to ambition. The history of life insurance is strewn with the wrecks of companies founded on the rock of indifference or negligence. Where enterprise and conservatism are linked together, as they have been in the New York Life during the past nine years, they are the forerunners of triumphant success.

One of the most interesting features of the fifty-sixth annual report is the balance-sheet of January 1st, 1901. In this I find a definite and succinct statement regarding the investment of the assets of the company aggregating \$262,196,000. How carefully these assets are invested is disclosed by the fact that a great portion of them, aggregating nearly \$165,000,000, is invested exclusively in such gilt-edged securities as United States, State, city, county, and other bonds. The judicious skill with which these investments were made is revealed by the fact that the profit on these bonds would be over \$7,500,000 if they were sold at prevailing market prices. That is, they were bought with such discrimination that they have enjoyed a large advance over the purchase prices.

About \$35,000,000 of the assets are invested in bonds and mortgages, which, next to government bonds, are regarded as the best and safest form of investment. Nearly \$17,000,000 are apportioned to real estate, over \$14,000,000 to loans to policy-holders, while the company has more than \$14,000,000 on deposit in banks and trust companies at interest.

Its investments in stocks of trust and railroad companies at the close of the year were a little less than \$5,500,000, and these show a profit, since their purchase, of nearly \$2,500,000. The balance of \$11,000,000 or \$12,000,000 of assets is invested in loans on stocks and bonds, premium notes, interest and rents, and premiums in transit or not yet due.

The excess of income over expenditure for the year is nearly \$24,000,000, and the total income of the company was almost \$59,000,000. Its income increased over that of the preceding year by over \$6,500,000, and its assets by nearly \$26,000,000, and the bulk of these assets, as I have shown, is no longer invested in Wall Street stocks and securities, which are subject to sharp fluctuations, but in bonds and mortgages, real estate, and cash.

An examination of the assets shows that the valuations have been made on the fairest basis, and that if there had been a desire to increase them to the utmost limit, according to prices made at official sales, the company could have added at least \$3,500,000 to this estimate of its financial strength.

I have devoted considerable space to this analysis of the report of the New York Life Company, but the statement warrants it, and it is a pleasure to report such a splendid showing for a great and prosperous company, which has done and is doing so much for the welfare of mankind.

J. A. S.

After a Hard Day's Work

Take Horsford's Acid Phosphate.

It nourishes, strengthens, and imparts new life and vigor, by supplying the needed nerve food. Relieves the worst forms of dyspepsia.

Food for Babies

MUST be nourishing and suitable, and by "suitable food" is meant a food which a child will properly digest and assimilate. Gail Borden Eagle Brand Condensed Milk for forty years has been the leading infant food. Book entitled "Babies" sent free.

BRIGHT face, sparkling eye, and elastic step—all follow the use of Abbott's, the Original Angostura Bitters. At druggists' and grocers'. Get only the genuine.

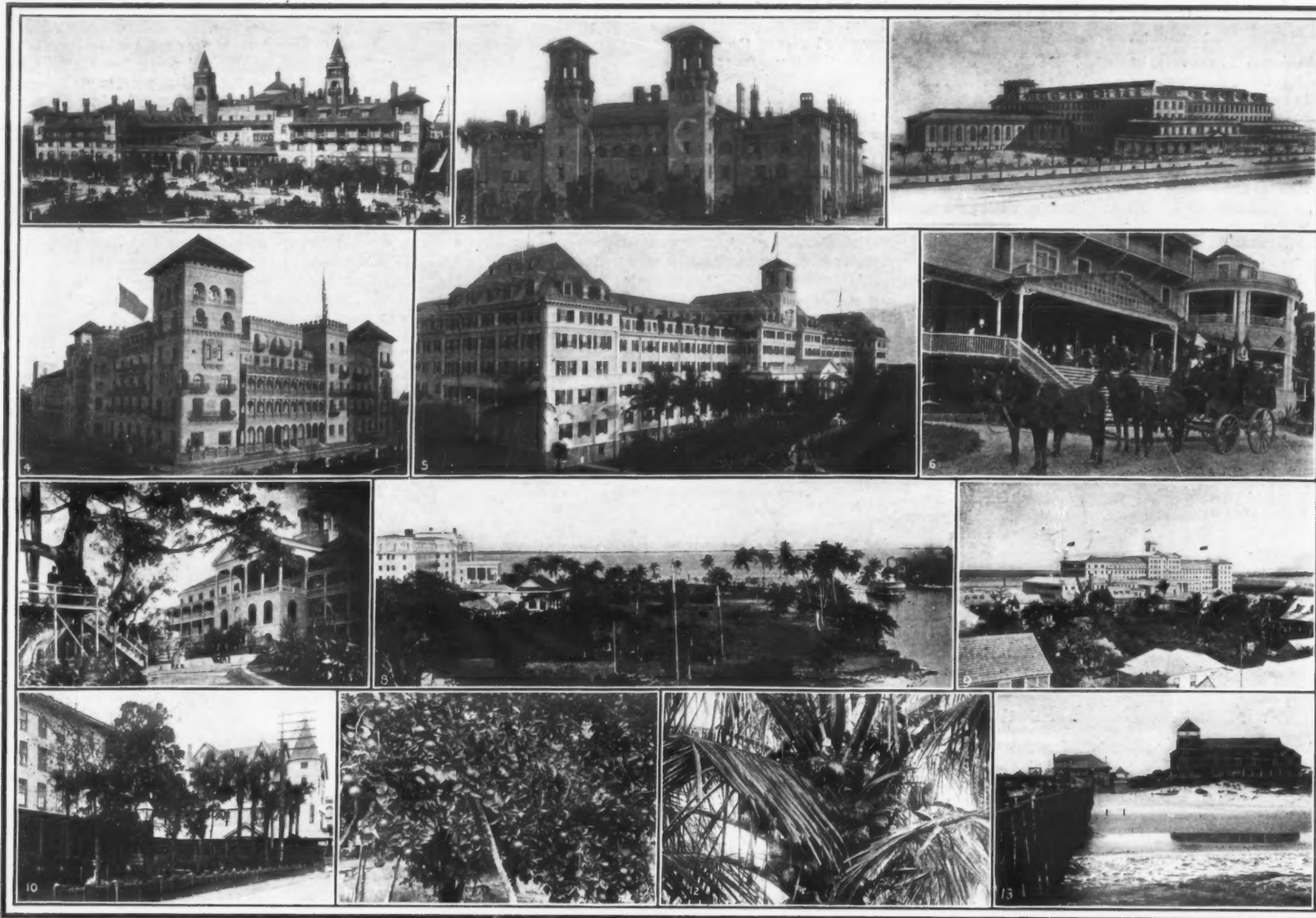
Food in Mexico.

AMERICAN FOOD, GRAPE-NUTS, REPLACES NATIVE FOOD.

A GENTLEMAN from the City of Mexico, Paul T. Gadsden, writes that himself and some other members of his family could not live comfortably on the ordinary food in Mexico, and after using the native food for some months, finally got into a run-down and exhausted condition.

He says: "An American feels most acutely the need in mind and body of some of the invigorating food he has been raised on in the States. Several months ago, when I was particularly feeling the need of some change in food, I noticed Grape-Nuts in the window of one of the large grocery-stores here, and remembering how, in the States, some little nieces and nephews had grown fat and healthy on it, almost exclusively, I bought two packages, to see if it succeeded as well with grown-up people.

"From that day to this it has never been absent from our table. With us the exhaustion and enervation caused by this climate and the miserable diet has entirely disappeared, and we are all in most excellent health, vigor, and spirits."



1. HOTEL PONCE DE LEON, ST. AUGUSTINE. 2. HOTEL ALCAZAR, ST. AUGUSTINE. 3. THE BREAKERS, FORMERLY PALM BEACH INN. 4. HOTEL CORDOVA, ST. AUGUSTINE. 5. HOTEL ROYAL POINCIANA, PALM BEACH. 6. SCENE IN FRONT OF HOTEL ORMOND. 7. HOTEL ROYAL VICTORIA, NASSAU, N. P., BAHAMAS. 8. HOTEL ROYAL PALM, MIAMI, SHOWING OLD FORT DALLAS, AND OLDEST HOUSE IN MIAMI, BISCAYNE BAY (ATLANTIC OCEAN BEYOND), MIAMI (SWEETWATER) RIVER, RIVER STEAMER, ROYAL POINCIANA-TREES AND COCOANUT GROVE. 9. HOTEL COLONIAL, NASSAU, N. P., BAHAMAS. 10. THE MAGNOLIA, ST. AUGUSTINE. 11. ORANGE-TREE LOADED WITH FRUIT, PHOTOGRAPHED FROM NEW ROCKLEDGE HOTEL GROUNDS FOR "LESLIE'S WEEKLY" BY ROSSITER, ROCKLEDGE. 12. COCOANUT-TREE IN FULL BEARING, PHOTOGRAPHED BY COONLIE. 13. CLARENDON INN BY THE SEA, SEA BREEZE.

THE NEW SOUTH—THE FLORIDA EAST COAST WINTER RESORTS.

ARE you uncertain where you will spend the winter; do you anticipate a trip to foreign shores, or would you like to know more of a near-by winter resort, popularly known as the tropics of the United States?

In either case you will enjoy, with me, a change from snowballs to oranges, from New York to Ponce de Leon's land, from the river and lake skating of the North to the flowers, fruits, and sunshine of Florida and the Bahamas; from the keen east winds of Boston and New York harbors to the tropical waters adjoining the great Florida East Coast. The series of articles published over my signature last spring upon the prosperity of the New South will not be complete until this article is added to the list.

It will be well to start with the oldest, and possibly the quaintest, city in America—St. Augustine, thirty-seven miles south of Jacksonville, on the Florida East Coast Railway. The chief attractions of the modern part of the city are the magnificent hotels—the Ponce de Leon, the Alcazar, and the Cordova. The hotel and casino courts are filled with rare and beautiful palms, rubber-trees, shrubs, and vines of tropical and semi-tropical growth. The time, as I write, is the week before Christmas, 1900. The flowers in bloom include roses of many varieties and colors; also verbenas, japonicas (called camellias in the North), pansies, violets, wild honeysuckle, and lantanas. The flaming red poinsettia divides honors with the beautiful and showy hyacinth, the Cherokee rose, and the Japanese plum blossoms. Wild rubber-trees, cinnamon-trees, century-plants, and the picturesque sisal hemp-plant grow well here, and the "monkey puzzle" hedge seems to thrive equally well. I picked a ripe banana from a growing bunch from the trees in St. Augustine.

The Spanish moresque (hotel) palaces, with their concrete walls, columns, loggias, porticoes, and terra-cotta roofs, are inspiring sights. They are surrounded by tropical foliage, flowers, walks, drives, and fountains. The narrow city streets (Treasury Street is six feet wide), the artists' studios, the old

museum, the Casino swimming-pool, the lawn-tennis courts, and the spacious golf-grounds all add to one's comfort and pleasure. The oldest house in America still stands in St. Augustine, built by the French Huguenots in 1582, and the old city-gates, the old sea-wall, the old Spanish barracks, and the old Spanish forts are still in a good state of preservation. When you visit Fort Marion do not fail to have Ordnance-Sergeant Brown, U. S. A., show you the interior of the dungeons where Indian and white prisoners were tortured by the Spanish.

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Watsons, Lorillards, of
and Armour families,
Mrs. J. R. Brooke, Unit-
and Mrs. W. Bromley,
of Bridgeport, Conn.;
and family, Washing-
the Baroness von Ket-
Chonnes and A. A. Park-
Mich.; H. P. Dixon and
Penn.; Judge J. T. Clark
Davis English, Philadel-
Mr. Hamilton Kuhn,
and family, Pittsburg,
family, Yonkers, N. Y.;
family, Orange, N. J.

The nine famous East
de Leon, the Alcazar, the
Hotel Royal Poinciana,

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the visitors
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Chicago; General and
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England; the Burnhams,
General J. M. Schofield
ton; the late Baron and
teler, Germany; the du
er and family, Detroit,
family, Wallingford,
Hare and family and C.
phia; Mrs. H. Kuhn and
Boston; Henry Phipps
Penn.; Guy Phillips and
Thomas A. Edison and

Coast hotels, the Ponce
Cordova, the Ormond,
The Breakers (formerly

the Inn), Hotel Royal Palm, Hotel Royal Victoria, and the Hotel Colonial will be comfortably filled with guests when this article is published.

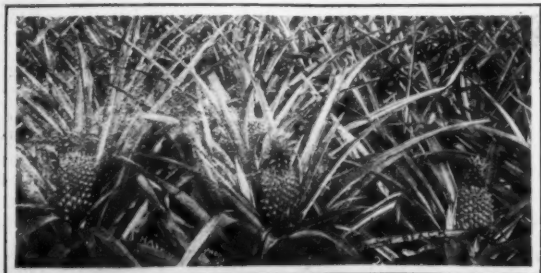
I reluctantly took my departure for Ormond-on-the-Halifax, also known as Ormond-by-the-Sea, the winter home of many wealthy Northern people, who enjoy cottage life. The Hotel Ormond is beautifully situated on the Halifax River, also near the sea, the grounds surrounding the hotel and adjoining city furnishing many surprises for those unacquainted with the graceful and stately palmetto, the magnolia, the live-oak, and the cypress trees. The branches of the two latter specimens are thickly hung with Spanish moss along the Tomoka River banks. Here one may drive or ride a wheel for thirty miles on a wide, natural ocean beach.

Daytona is but six miles from Ormond, situated on the Halifax River, a mile from the ocean. The scenery is varied and beautiful in Sea Breeze (located across the river from Daytona), and it was here, just in front of the cozy and comfortable Colonnades, that many of the hotel guests picked their first orange.

The Colonnades and Clarendon Inn seem to be equally popular, the former being a winter hotel, while the Inn, located on the ocean front, is open all the year. Both are newly built and excellently conducted. Plenty of recreation is provided for visiting tourists.

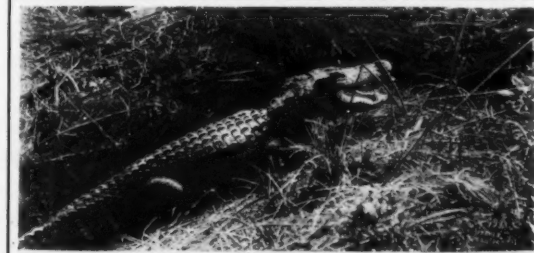
New Smyrna is the next point of interest, and here you will find an old city, in some respects as quaint as St. Augustine. The big-game hunting and fishing in this vicinity, and the outdoor sport generally, attract many tourists and invalids, all of whom generally journey farther south to the famous Indian River country, to Palm Beach, Miami, and Nassau. I only hope that all visitors to the home of the orange and the alligator will receive the same pleasant and lasting impressions that I received. The sight of the orange-groves at Rockledge will amply repay one for the trip to this portion of the New

(Continued on page 118.)



FLORIDA PINEAPPLES.—Photograph by Havens.

ROYAL PALM, NASSAU.—Photograph by Coonlie.



IN SEARCH OF A POTATO BREAKFAST.
Photograph by Hains.

"when you do drink, drink Trimble"



"Whilst we together jovial sit
Careless, and crowned with mirth and wit,
We'll think of all the friends we know
And drink to all worth drinking to."

A pure rye,
10 years old, aged
by time,
not artificially.

Trimble
Whiskey
Green Label.
AT ALL FIRST-CLASS DEALERS

Sole Proprietors,
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Shaving
Soap

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OTHER
KINDS

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CREAMY
LATHER**
Rich
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Pure
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THIN
WATERY
FROTHY**
SMARTING
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DISAPPOINTING
DANGEROUS
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The Only Kind
that Won't
Dry on the Face

The Kind
that always
dries quickly

When you buy Shaving Soap—

A soap expressly for the face and to come in contact with its delicate and sensitive tissues, are you willing to "take your chances" with a soap made by some soap maker, without sufficient experience—of materials you know nothing about—put together in some haphazard way and called a **Shaving Soap**—or will you insist upon the very best article you can buy—made by a firm that has been engaged for a life-time in the manufacture of **Shaving Soap**—and whose reputation is world-wide?

Williams' Soaps are prepared by the only firm in the world making a **specialty of shaving soaps**, and represent the skill and experience of over 60 years devoted to the difficult problem of making a **perfect soap for shaving**.

Williams' Soaps sold everywhere, but sent by mail if your dealer does not supply you.

WILLIAMS' SHAVING STICK, 25c. LUXURY SHAVING TABLET, 25c.
GENUINE YANKEE SHAVING SOAP, 10c. SWISS VIOLET SHAVING CREAM, 50c.
WILLIAMS' SHAVING SOAP (Barbers), 6 round cakes, 1 lb., 40c. Exquisite also for Toilet.

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CURES WHERE ALL ELSE FAILS.
Best Cough Syrup. Tastes Good. Use in time. Sold by druggists.
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SYSTEM
BODY
BRAIN
and NERVES.**

**VIN
MARIANI**

(MARIANI WINE)

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Produces Refreshing Sleep,
A Safeguard Against Mental
Diseases.**

For overworked men, delicate women, sickly children this healthful, invigorating and stimulating tonic has no equal.

Dose.—A small wine-glass full three times a day. Sold by all druggists. Refuse substitutes.

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BOWELS**

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CATHARTIC
Cascarets**
TRADE MARK REGISTERED
REGULATE THE LIVER

Pleasant, Palatable, Potent, Taste Good, Do Good, Never Sicken, Weaken, or Gripes. 10c. 25c. 50c. Write for free sample, and booklet on health. Address: Sterling Remedy Company, Chicago, Montreal, New York. 322a.

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Cortez CIGARS**
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These Cigars are manufactured under the most favorable climatic conditions and from the mildest blends of Havana tobacco. If we had to pay the imported cigar tax our brands would cost double the money. Send for booklet and particulars.

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100 VISITING CARDS 35c Post paid. Name and address, latest style. Order filled day received. Not obtainable elsewhere at twice the price. Special inducement to Agents. Booklet "CARD STYLE" FREE! E. J. SCHUSTER Ptg. & Eng. Co., Dept. 17, St. Louis, Mo.

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Tonical
Nutritious
Delicious
Cheering
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because it is

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for TEN DOLLARS.
Thousands have been cured at their own homes for this small price. Greatest invention of the Age. Security and comfort to the ruptured. No worthless salves or lotions to rub on. It does the work. Investigate! "Booklet No. 1" giving full information mailed, immediately on receipt 2c. stamp and this advt. Call or address **MAGNETIC TRUSS CO.,** 1145 Broadway, near 26th St., N. Y.

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THE LANGHAM Portland Place, Unrivalled situation at top of Regent Street. A favorite hotel with Americans. Every modern improvement.

ECZEMA CURE for BLOOD and SKIN. Cures Eczema and all Skin Diseases. At druggists or sent by express prepaid. 8 oz. \$1, 16 oz. \$1.50. Eczema Cure Co., Rochester, N. Y.

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THEO. G. EGER, G. M.
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MRS. S. A. WATSON, Temperance Lecturer.
"Pre-eminently the best."
REV. HENRY WARD BEECHER.

The New South.

(Continued from page 108.)

South. The lemon, tangerine, lime, and grape-fruit trees are included, and, as I write, the fragrance of the luscious fruit picked from the trees in the large orchard owned by ex-Congressman Williams and from the gardens in the rear of the new Rockledge Hotel fills the room. The odor of many flowers is likewise blown direct to my room from the front gardens. The moss-covered trees shelter the guests from the hot mid-day sun, enabling them to enjoy the boating, fishing, and yachting life on the river which runs close to each of the three splendid hostleries comprising the Rockledge system—the Plaza, the Indian River, and the New Rockledge hotels.

About 50,000 boxes of fine oranges will be shipped from this vicinity this year, while it is expected that the trees will yield considerably over 100,000 boxes next year.

At either of the three hotels you may start out in naphtha launches or boats for an alligator hunt, or for deer, wildcats, raccoons, wild turkeys, ducks, quail, jack snipe, or plover. They will also equip you for a bout with black and channel bass, lake and speckled trout, pickerel, pompano, cavally, and mullet. Surf-bathing is often enjoyed, as Rockledge is only eight miles from the Atlantic Ocean.

I imagined that I was pretty well prepared for the sights in and about Palm Beach, but I have hesitated for some time, my pen in hand—and I still hesitate—waiting for an appropriate inspiration such as would enable me to accurately describe the scene that lies in and about this tropical fairyland. Shortly after daybreak I arose from my luxurious couch in the Hotel Royal Poinciana, wondering how the weather was in New York, and if it was cold enough there to nip noses. The first thing to be seen from my window was a tall, stately cocoanut-tree, fairly loaded with ripe and growing fruit. A vast stretch of palms, hibiscus and other flowering shrubs, vines, roses, and tropical foliage is to be seen on every side, between the hotel and beautiful Lake Worth. While in this exalted state I would not have been greatly surprised had I seen monkeys and Hottentots vying with each other in the cocoanut grove for possession of the edible nuts. To milk a cocoanut before breakfast is great fun, and a great luxury. A native colored boy climbed a tree, picked a half-green specimen, cracked open the husk against the tree, and cut out with a knife the soft one of the three "eyes" in the end of the cocoanut. I then drank of the contents to my heart's content. After plucking an orange, a lemon, a lime, a sappodilla and a guava from the near-by trees, my attention was called to a neglected breakfast, which was soon dispatched, after which I joined a bicycle chair party bound for the jungle, the alligator farm (where we saw several hundred alligators and crocodiles), the ostrich farm, the giant rubber-tree, and Mr. Lainhart's fruit and vegetable plantation. Upon our return, we visited the magnificent bathing beach, the casino, the mammoth salt-water bathing pool, and The Breakers, formerly Palm Beach Inn.

We had the pleasure of meeting a man who seems to be universally loved by all Americans—Joseph Jefferson, the veteran actor. He was deeply in earnest, and his honest eyes fairly sparkled as he told us of his morning's experience with a couple of foxy "snappers." He caught one, but declared that the second one knew more than some actors, for he would eat all the bait thrown in except that on the hook. Finally he very carefully nibbled the bait off Mr. Jefferson's hook on both sides, whisked his tail, as much as to say "No, you don't," and struck out for sea. Our dear old *Rip Van Winkle* is still laying for that "snapper." His winter cottage adjoins The Breakers, facing the ocean.

On the opposite side of Lake Worth lies a young and modern city known as West Palm Beach, only about two years old. "The Palms," facing the Hotel Royal Poinciana, a popular-priced and homelike inn, is the principal hotel. Excellent fishing, boating and bathing, bicycling, and driving are to be enjoyed here.

The marvelous development of the East Coast of Florida to-day is almost wholly due to the pluck, perseverance, and finances of one man, Mr. Henry M. Flagler, of New York. He has spent many millions in an endeavor to open to the seeker after health and pleasure a wild yet rich and fertile country, of equal value, if not vastly more so, from a commercial standpoint. The railway system built by Mr. Flagler from Jacksonville to Miami, and the hotel system established by him along the line of the railroad, including Nassau (reached from Miami by the fine boats of the Peninsular and Occidental Steamship Company, of which he is president), have transformed this heretofore non-productive territory into a veritable Garden of Eden. He has builded wiser than he knows of, for the East Coast of Florida will become, before the first quarter of a century passes the mile-stone, the centre of numerous industries. This great development, now seemingly improbable, will bring forth large cities; the now neglected wilds of the East Coast of Florida will be covered with prosperous homes; large seats of learning, schools, and work-shops will be established, where industrial arts and sciences will be taught and instruction given in mining and civil engineering for the purpose of developing the natural resources of this part of the State. Where forests, jungles, and 'glades now exist, immense peach, orange, and lemon orchards will produce, in future years, fruit as spontaneously as the wheat-fields of the great Northwest, which produce the proverbial staff of life. This will lead to the erection of mammoth canning and cooperage factories and numerous manufacturing establishments, and many benefits will follow the touch of man as he plies his calling on land and sea. The harbors will shelter and provision the ships that will carry the commerce of the New World to foreign shores, and the navies of all nations will ride in safety along the shores of Biscayne Bay, which means sunshine, salt breezes, flowers, and the health-giving properties of nature.

Miami, Fla., the terminal of the East Coast Railway and its steamship connections, was reached by the writer Christmas Day. Four years ago this spot, now called the Magic City of the South, was a village of two houses beautifully located on the Miami (Sweetwater) River and Biscayne Bay. Tropical trees and flowers grew wild where solid blocks of business buildings now stand. One of the most beautiful hotels, the Royal Palm, has been constructed upon the circle formed by

the emptying of the river into the bay, and from its broad verandas and accompanying drives can be seen the boundless expanse of the Atlantic Ocean just beyond Cape Florida. Miami will be in time the leading commercial point in Florida, due to her natural location and advantages generally from a seaport standpoint, provided, however, that the United States government will recognize the existing and very remarkable facts that are presented in connection with the deepening of an appropriate channel leading from the city to the sea.

Much may be said as regards the climate, soil, and tropical growths in and about this remarkable city; for they practically correspond in this respect to Cuba and Nassau.

The drive to Coconut Grove is an experience that will live in one's memory for a life-time. Part of the drive takes you through a tropical jungle, the whole leading to the Sweetwater Spring in front of Mr. Kirk Monroe's home, which is beautifully situated overlooking the ocean. The famous author was very kind to our party, and we had the pleasure of inspecting his den and his orange-grove. "Through Swamp and Glade," one of his most interesting books, was written here, and in it he displays a remarkable knowledge of the Seminole Indians, their habits, traits, and characteristics. His later works have also been written at Coconut Grove.

The Seminole Indians, who live near Miami, are an interesting sight to tourists. They do not often come to town. It may be interesting to give the names of some of the leaders of the tribe, as follows: Key West Billie, Indian Charlie, Robert Osceola, Billie Tiger, Jobunie Jumper, Miami Jimmie, Billie Bowlegs, Doctor Jimmie, Doctor Tom, and Big Tiger.

Residents of Miami and visitors were very much disturbed Christmas Day, over the knowledge that another vessel had been wrecked the night before upon the dangerous reefs lying just outside the entrance to Biscayne Bay. It was ascertained later that the name of the vessel was the *Homer*; also that the wreckers who took her off the shoals received \$7,000 salvage. Two days previous the *Oswald* was wrecked near the same spot, while about seven days previous a large vessel was wrecked off Key West, farther south, the wreckers securing in the former case about \$20,000, and in the latter case \$12,000 salvage. Further inquiry developed facts so astonishing that I am prompted to quote them in behalf of the measure now before Congress, in which some of the most prominent citizens of Florida appeal for an appropriation that will prevent the further wrecking of vessels at this point.

During the last five years twenty vessels have gone ashore between Key West and Miami, a distance of 165 miles. One-half the number became wrecks, and the cargoes were lost with them. The last five ships wrecked here could have reached a harbor of safety in Biscayne Bay, forty miles in length, had the channel been deep enough for them to enter. The nearest harbor on the north, 365 miles distant, is Jacksonville, the nearest on the south being Key West. Four of these ships were wrecked last September. The lives of two entire crews, excepting two men from one vessel, were lost, while the value of each vessel wrecked will amount to from \$20,000 to \$300,000.

A survey has been made by the government engineers, and an eighteen-foot channel has been recommended as a result. The appropriation asked for, \$900,000, is very small compared with the amount of benefit that will result to shipping and commercial interests generally in the next few years. Many and excellent are the reasons advanced in behalf of a suitable deep-water channel at this point. Increased commerce between America and the Islands of the West Indies, the Bahamas and Honduras, and South and Central America would naturally follow. The import and export business between these points would develop rapidly. Fruits and vegetables, tobacco and raw sugar from, and merchandise, agricultural implements, cattle, lumber, turpentine, naval stores, dry goods, and other necessities to these tropical ports would greatly increase in volume and value, while Florida would be the recipient of, doubtless, many millions of dollars additional of invested capital that now cannot be secured. The time has arrived for better mail, shipping, and passenger facilities between the South American countries and the United States. The establishment of a deep-water canal at Miami will bring about these results; in addition it will make Miami one of the most important naval stations extant, where, in time of peace or war, ships may be coaled, watered, and provisioned at all times with absolute safety.

The ocean voyages to and from old Nassau were memorable ones, and the stay there delightful and restful. The flying fish, the wild ducks, the little negro boys who dive for England's silver and copper pieces in twenty to thirty feet of clear water as vessels approach and leave the wharf, the native barefoot women, with trays of live ducks, turkeys, chickens, vegetables and fruits on their heads, the silk cotton, the rubber (banyan), the royal poinciana, the royal palm, the banana, the mango, the papaw, the cocoanuts, the bread fruit, the sugar apple, the orange, lemon, lime, grape fruit, sappodilla, almond, shaddock and guava trees, as well as the many other forms of edible and tropical fruit and flowers, are all instructive and inspiring sights. Nassau has many quaint little shops and shell stores, sponge yards, and markets; a number of interesting drives lead through the narrow lanes and streets of Grantstown, Baintown and De Lancey town, and around the ancient forts. Dusky little beggars, boys and girls, besiege one on every side with the cry "Let a penny come, bocs," or "mistress." One little chap keeps a number of small lizards inside his shirt, next to his chocolate-colored stomach, except when displayed for sale.

The rest, the quiet, the balmy air, the sailing, yachting and launch trips to the sea gardens, where one can see old ocean's growths through glass bottoms in the boat, and to the shell and bathing beaches; the use of summer clothing in winter, the luxuriant quarters at the modern hotels, the golf privileges, the open air shopping, the ripe and luscious growing fruits and flowers, the native colored soldier-police, the phosphorescent lake, the Queen's staircase, the sisal hemp plantation, the beautiful colors (pale and deep blue, emerald green, violet and shell pink) of the harbor and ocean waters, all may here be enjoyed, indulged in, witnessed, and possessed.

The best daily newspaper in Florida is the *Times-Union and Citizen*, of Jacksonville. Havens of Jacksonville, Hains of Daytona, and Conolie of Nassau, are all skilled photographers.

It is rather difficult to advise which of the East Coast resorts alone should be visited. They all possess natural and beautiful

attractions. The superb hotels of the Florida East Coast System are not excelled the world over. Each one is managed by a renowned hotel manager. Golf is the most popular winter game in Florida and Nassau this year, as it was last. The game is now at its height. All the hotels have splendid links, while the new eighteen-hole course at the Royal Poinciana is a big drawing card for Palm Beach. From St. Augustine down the coast, including Nassau, may be found magnificent roads, constructed of coquina and coralline rock, and beaches for the use of bicyclists and automobile owners. If you do not now ride a wheel, learn before you come to Florida. The charm and quiet restfulness of these resorts furnish a daily and hourly tonic for those who are ill and overworked. The tropical fruits, the fresh vegetables and berries, the delightful climate, the breezes (Kirk Monroe calls them "wafters"), the society and musical events, the rides and drives to the Everglades, the cocoanut and palmetto groves, the orange groves and the pineapple fields (this industry is growing by leaps and bounds along the coast), together with the bathing in and the sailing, yachting, and fishing on the Matanzas, San Sebastian, North, Tomoka, Halifax, Indian, and Miami Rivers, the ocean, the bays, and the lakes, are all features to which I should like to pay particular attention. A better plan will be to inform those who read this article that a vast fund of interesting and instructive matter, illustrated, may be obtained from the East Coast officials in St. Augustine, or from railway ticket offices in large cities in various parts of the United States. Much is to be gained in this way of the ancient and natural history and development and achievements generally of Florida.

CHARLES ELLEY HALL,
General Staff Correspondent.

American Citizenship Abused.

Public attention has been frequently called to various abuses of our naturalization laws, but we do not remember to have seen before the particular abuses pointed out and dwelt upon which Hon. Oscar Straus, ex-minister to Turkey, brought up for consideration in a recent address before the students of Harvard University. Certainly no one has set the matter before the public in a clearer light. The abuse in question consists in the taking out by citizens of other countries of naturalization papers in the United States with no intention of remaining here, but simply that they may take advantage of the rights and privileges acquired by American citizenship to further their own selfish and personal interests in other lands. Mr. Straus declares that a large part of the time of our State Department and our diplomatic agents abroad is taken up in adjusting difficulties caused by this class of persons. Speaking of his own experience in Turkey Mr. Straus said that a very large proportion of American naturalized citizens of Ottoman origin were of this class. They came here for no other purpose than to put themselves under the aegis of our laws in order to better carry out their own schemes in their own land. The same was true, he said, of great numbers of native Cubans who came here to be naturalized in the years before our war with Spain. These "American" citizens were chiefly responsible for the chronic state of insurrection which existed in Cuba prior to our occupation of the island. In these instances, and many others which might be named, our friendly relations with other nations have often been seriously menaced by persons claiming to be American citizens while they had no just right to the title. In Mr. Straus's opinion, naturalization effected for such purposes should be treated by our government as fraudulent. As a remedy for the evil he suggested the adoption of an amendment to our laws to the effect that the return of a naturalized citizen to the country of his nativity, except for a temporary stay or a brief visit, shall be presumptive evidence of the abandonment of his American citizenship. It will not be questioned that the abuse pointed out by Mr. Straus is of the gravest character and one that calls for prompt and effective treatment. Cases of the kind dwelt upon by him are notoriously common. Among them are such persons as the Fenians, many of whom have come to the United States in years past and "taken out their papers" for the sole purpose of making their American citizenship a cover for carrying on more safely their intrigues and murderous conspiracies against England. Anarchists and chronic disturbers from other countries are constantly doing the same thing. Such cowardly and outrageous impositions upon the good name of our American institutions ought not to be tolerated.

Puffed Up.

BUT SHE GOT OVER IT:

It sometimes takes nerve to quit a habit, even after it is plain that the habit is ruining the health.

A little woman who was sick from coffee poisoning (and there are thousands like her) writes, "I had become almost a coffee fiend, drinking it at each meal, then afterward I was so nervous and weak that I would drink more coffee. I was a great sufferer with stomach and heart trouble.

"Everything I ate distressed me. There would be great puffs beneath my eyes, and my hands and feet were terribly swollen. I was reduced to 108 pounds, and was really slowly dying.

"A gentleman talked seriously to husband and myself about my giving up coffee and using Postum Food Coffee. He convinced me, from his own and others' experiences, that probably coffee was the cause of my trouble, so we tried Postum, but at first it seemed so flat and tasteless that I was almost discouraged. However, I looked at the directions on the package and found I had not been boiling it long enough, so I followed the directions exactly and had a clear, rich beverage, with a strong ring of good coffee, and very delicious taste.

"I began to sleep better and was not quite so nervous, my stomach and heart trouble slowly disappeared, and, of course, as I was getting well I stuck to Postum, and that was easy, because it tasted so good. Now after a year's using I can truly say I never felt better in my life, have no trouble whatever with my stomach, sleep well, eat well, and weigh 127½ pounds. My nervous headaches have all disappeared. I feel like telling everybody that is ill to try leaving off coffee and use Postum Food Coffee, for it will surely work a cure." Mrs. Ella Kitching, Salinas, Cal.

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ANNUAL STATEMENT OF
The Manhattan Life Insurance Company
NEW YORK.

TOTAL PAYMENTS TO POLICY-HOLDERS SINCE ORGANIZATION OVER

\$46,860,000.00

RECEIPTS IN 1900.

For Premiums \$1,961,691.65
For Interest and Rents 832,909.80
\$2,794,601.45

DISBURSEMENTS IN 1900.

For claims by death, and matured endowments \$1,242,598.65
Return to Policy-holders (dividends, annuities and surrendered policies). 318,336.31
Total Payments to Policy-holders 1,560,934.96
Taxes, Commissions and all other expenses 744,160.16
\$2,305,095.12

ASSETS JANUARY 1st, 1901.

United States and other Bonds owned by Company \$3,574,591.00
Bonds and Mortgages, first lien 5,529,109.30
Loans on Stocks and Bonds 1,524,029.72
Real Estate owned by Company 3,996,757.72
Loans and Liens on Policies in force 1,046,343.18
Cash in Bank and on hand 167,159.90
Net Deferred Premiums and Premiums in course of collection 183,707.46
Interest due and accrued, and all other assets 345,937.41
\$16,367,635.69

LIABILITIES.

Amount required to re-insure outstanding policies, New York Standard, 4% . . . \$14,364,642.00
All other liabilities 196,138.71
FUND TO PROVIDE FOR POSSIBLE DEPRECIATION IN ASSETS 100,000.00
\$14,660,780.71

Surplus, \$1,706,854.98.

We, the undersigned, a Committee elected by the Board of Directors of the
Manhattan Life Insurance Company to examine the accounts of the Company, hereby
certify that we have carefully examined in detail the assets of the Company, and that
they are correctly shown in the foregoing statement. The liabilities shown include
the reserve on policies in force as calculated and certified to by the New York
Insurance Department.

BENJAMIN GRIFFEN, WALTER C. STOKES, { Committee.
N. F. PALMER, SIMÉON FORD,

Gain in Surplus,
Gain in Assets,

Gain in Insurance written,
Gain in Insurance in force,
Gain in Income.

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